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BRITISH COLUMBIA MAGAZINE

DECEMBER 1912

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COQUITLAM

The C. P. R.'s New Pacific Coast Freight Terminus, Where an Amazing Development is Taking Place—Twenty-seven Miles of C. P. R. Terminals Already Laid—Bridges, Hotels, Houses, Roads, etc., Under Construction

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Net profits year ending January 31, 1912	21,044.91
Assets year ending January 31, 1911	86,000.00
Assets year ending January 31, 1912	315,318.18
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Dividends paid for year ending January 31, 1912	15%

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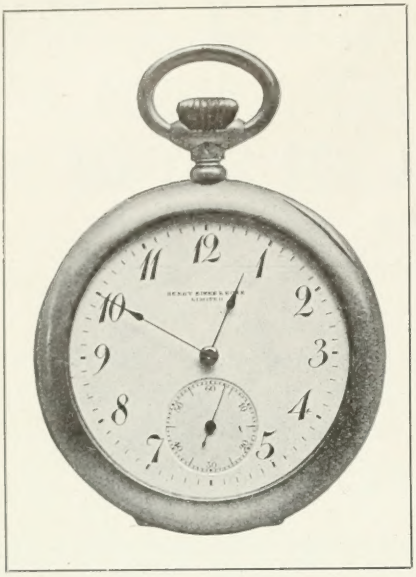

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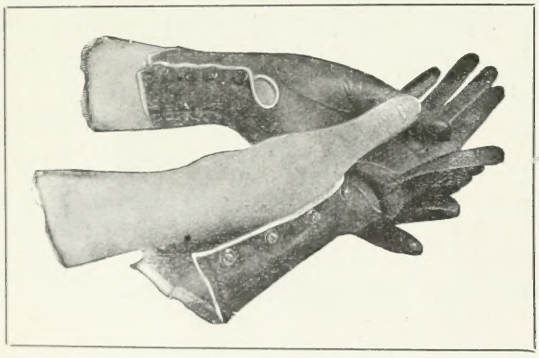

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THE BRITISH COLUMBIA MAGAZINE

FRANK BUFFINGTON VROOMAN
EDITOR

J. S. RAINE, Associate Editor J. L. W. LEARY, Development Editor

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The Editor will always be pleased to consider articles and photographs dealing with British ımbia. Stamps must be enclosed for the return of MSS. and photos in case of their not being pted. Poetry will not be paid for. Business communications must be addressed to the Manager.

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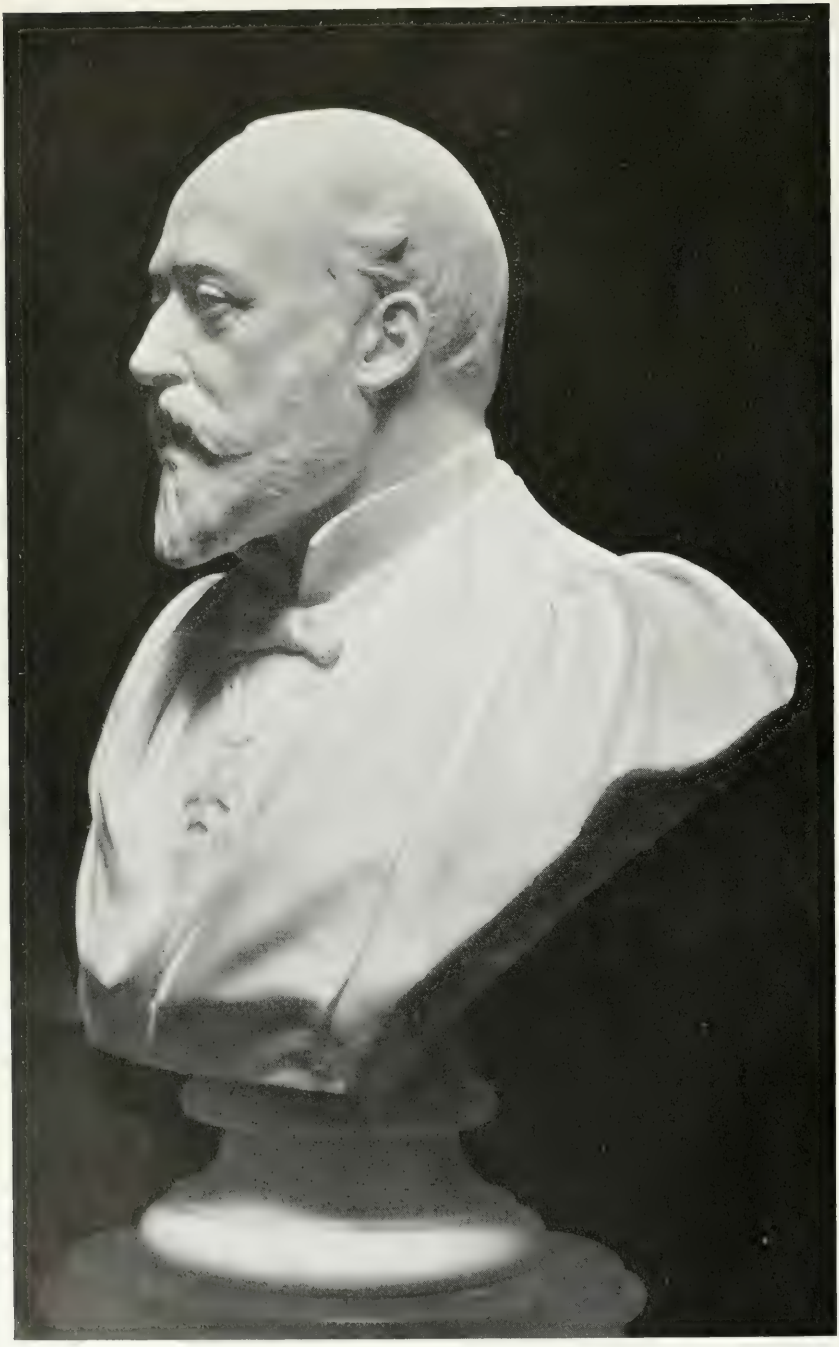


THE ABOVE BUST OF KING EDWARD VII IS ONE OF MANY EXECUTED BY A. BRUCE-JOY, ESQ., ENGLAND'S GREATEST SCULPTOR, WHO TOOK THE LATE KING'S DEATH-MASK. WE HOPE NEXT MONTH TO PRESENT AN ILLUSTRATED ARTICLE ON THE SUBJECT OF HIS WORK BY MISS A. JOANNA FRY, A LONDON ARTIST OF PROMISE, AND HERSELF HOLDER OF PRIZES FROM THE ACADEMY

In Memoriam

THE first of these sonnets was written in mid-July, 1900, in the Canadian Sub-Arctic, in what was then the Territory of Athabasca, at a noon camp in the Sky Hills lying between the Peace and Liard Rivers. My horses had been unpacked and turned loose to grass on the hillside, and after luncheon I lay in the shade on the grass to read "In Memoriam." A little brown bird was catching mosquitoes and sand flies within a foot of my book, when Snipe, the dog, drove it away. Shortly afterward, while lying face down on the grass, I noticed an exquisite star-shaped flower growing there, very small but perfect, and there I wrote the first lines "To Gracia."

¶ Nearly eleven years after, March 21st, she to whom I had written took a longer journey, and this time left me behind. On the evening of April 3rd, having just found the old lines, which I had not seen for years, I wrote the sequel, "Eleven Years After."

FRANK BUFFINGTON VROOMAN

To Gracia

I pluck this little star and send thee, Sweet;
In the Sky Hills an hour ago it grew,
I saw it growing and I thought of you
And plucked it as I sat in camp at meat.
Sky Hills! a fitting place for weary feet
To rest betimes and loving hearts to woo;
To pluck white stars from hills of heavenly blue
And send love-kissed from solitude's retreat.
I would pluck stars for thee one long life through,
Win worlds—earn fame and treasure trove,
I would dare death to keep this promise true,
Defy the torrent's wrath and mountains move.
But should I fail in what I strive to do
I promise thee my everlasting love.

Sky Hills, Athabasca, N. W. T.
July, 1900

Eleven Years After

Deep worn by ghostly footsteps lies the trail
Thy feet have trod beyond earth's last frontier,
And empty left the world of weeping here,
And emptier still our prayers without avail.
But yet we know that there beyond the veil
The sky hills lie—white stars in fields of blue—
Asphodel meadows—all awaiting you,
Whose blossoms sweet a heavenly breath exhale.
Too soon bereft am I, sweetheart, too soon!
Too long and void is life to wander through
Until the blessed God bestows the boon
Of that last call when I shall follow you
And blend our souls in ultimate attune—
O love—O star of white in fields of blue!

April 3rd, 1911

Non Crux, Sed Lux

'Twas on the morning when she, dying, lay;
Half closed to earthly things, her eyes
Beheld the break of dawn in Paradise.
What guests from yonder lustrous heights, astray,
Were with her there to show her on her way?
From empty hands she took in sweet surprise
The phantom bread and wine to solemnize
The first Communion of the long new day.
We saw no gleam steal down the radiant space—
The gleam of Galahad and Percivale—
And yet it came from out some Heavenly place
I know it broke from out the rifted veil—
I saw the light fall full upon her face
When her glad eyes beheld the Holy Grail.

April 5th, 1911

BRITISH COLUMBIA MAGAZINE

Vol. VIII DECEMBER, 1912 No. 12

Katharine

By Geraldine Courtney

THERE are people who do not believe in love at first sight. I have met them frequently. But in the case I have in mind love came suddenly and without warning to the two concerned.

It happened thus:

They met at a dinner-party for the first time and were introduced to each other. As he held her hand for a brief instant, a telegraphic message with pre-paid reply of the kind which is easier to read than that invented by Mr. Morse, flashed between their eyes. It ran thus:

"Do you know me? I have been waiting for you since the beginning of the ages."

And the answer:

"I know you and I love you."

* * * * *

They did not meet again for many months though one day he saw her from his window seated on the top of a street car which flashed by all too soon. For long he sat with that instantaneous impression of her on his brain and then at last taking pen and ink tried to transfer it to paper. Her face had been turned from him as she passed so he sketched the back of her head, putting in with loving touches the little tendrils of hair blowing in the breeze. He was something of an artist, this young man, and had a happy knack of catching a likeness. This small expressive drawing is still in his possession and he sometimes thinks it was not chance alone that made him depict that averted head! However, who can tell? She never knew till long afterwards.

Often she looked for him in the street among the many strange faces, hoping to meet him again, but this was to happen later.

He did not even know her address, but he lived always in that rose-colored future which he believed a kind Fate had in store for him and her. He was content to wait. He was so sure that she had understood.

Before long she left New York and went to England for a few months. She enjoyed her visit to the Old Country very much and found herself highly appreciated by her English cousins. It would be perhaps an exaggeration to say that she flirted with the many and various people who wished to flirt with her, but she liked admiration as much as most girls and she began to forget that dinner-party.

She travelled back to America alone and on the voyage her society was monopolized by a young man named Richard Gavin. She and he found that they had a great many mutual interests in art and

literature. These they discussed at length and at all times and seasons.

Of course people talked about them and the general opinion was that they "were very far gone." An indirect result of this was that Katharine Benton and Gavin found themselves allowed to occupy sequestered corners on the hurricane deck without fear of intrusion. They took the good the gods sent them thoughtlessly and enjoyed their freedom of intercourse to the full. However, in spite of the gossip of the passengers, they had never really flirted in the ordinary acceptation of the word. She found him excellent company and a congenial spirit, whilst he considered her "a very good sort." He never dreamt of making love to her—possibly—because it was obvious that she did not expect it; but they discussed love in theory frequently and this is not a very wise thing to do.

One evening as Gavin and Katharine stood gazing out to sea, deep in conversation, they were noticed from the lower deck. The night was clear and moon-lit and their forms were silhouetted sharply against the sky. When they came down Katharine went straight to her cabin, while Gavin strolled into the smoking-room before retiring for the night.

"Hullo, old chap!" said a man he particularly disliked. "Been making hay while the moon shines, eh!"

Gavin looked at him blankly. "What do you mean?" he said, "I don't understand you."

"Oh come now, Gavin," said another, "that is a little too strong! We can stand a good deal, but not that!"

"And after we have all effaced ourselves so kindly too," continued the first man, "surely we may enquire after your luck without offence."

"She is a d——d pretty girl, anyway," said a drowsy voice from a big lounge chair, "and if you are *not* making hay during all those long business interviews of yours, I call you a young fool." With these words the owner of the voice closed his eyes and feigned sleep.

Gavin was distinctly annoyed. He hated the smoking-room chaff; he would have liked to kick the man who had made the foolish joke about the moon and to have it out with the old fellow who had called him a young fool. The latter, however, was asleep, or pretended to be, and how can one be dignified with any effect before a sleeping adversary! Kicking, he feared, was out of the question and words worse than useless. Not to beat too hasty a retreat he called for a drink, but as soon as possible he escaped to his own cabin.

Those few words of his fellow-passengers had made him think. For the first time he wondered if she put the same construction on their intimacy as they did. It was a new idea and needed time for assimilation. Vaguely, he felt that he would not object to going a step further should she give him the slightest opening, but she had never given him one—no, not one.

Katharine, on the other side of the ship, was lying in her berth thinking of a certain man she had met but once, at that memorable dinner-party. How every word and action of his were imprinted on her brain! How well she remembered that lightning message that had passed between them—his question and her answer! And yet—the time had passed, it was nearly seven months now since they had met and there had been no sign from him. Surely he could have discovered her address through mutual friends had he really wanted to seek her out. Perhaps her own imagination had conceived that which never really existed! She would not spend her years pining for a phantasm, and yet—at the bottom of all her reasoning she felt that her first impression, nay, more than an impression, her conviction, had been correct. Would fate ever bring them together again? She lay, sleepless, thinking over it all, trying to take up an attitude of common-sense untinged by sentimentality. The more she considered the incident at that dinner-party, the more she felt that she had been swayed by some force she could not reckon with, something without her every-day experience. At the time it had completely conquered her, but now after the lapse of so many months and with the new impressions of her English visit still fresh upon her mind, the strength of that feeling which had moved her so strangely began to fade in significance. After all, what did the whole affair amount to? Merely this:—that she had imagined that a man had fallen in love with her at first sight when in all

probability he had never given her a second thought. Resolutely, she determined to forget the whole incident. With this decision she fell asleep.

As she was dressing the following morning she heard voices outside her port-hole, which opened on to the promenade deck. A woman's voice was audible, evidently discussing some subject with her companion.

"I have never seen anything like the way that girl carries on!" she was saying. "They are simply inseparable! If he does not propose before the end of the voyage it won't be her fault!"

"My dear!" said another voice, "I am not so sure that she would have him."

"Well, after leading him on to that extent, I should think worse of her than I do already, if she didn't. What else is she aiming at? She must be aware that that is usually the end of such a very violent flirtation. Why, my husband was chaffing Mr. Gavin only last night about being up on the hurricane deck with her so late, and, instead of being pleasant he turned on him quite rudely, pretending he did not know what he meant. You may be sure there is something in it, or he would not have minded Alfred's little joke. Mark my words!"

"Of course everyone says that she is—" the second voice trailed off and was lost as the speakers moved away.

Katharine's cheeks burned at what she had just heard. It was unmistakably herself and Mr. Gavin whom the two women had been discussing, although her own name had not been mentioned in her hearing. She tingled with shame and indignation that they should have dared to speak of her in such a way. She had, indeed, spent a great deal of time in his company and should perhaps have considered Mrs. Grundy more, but Katharine was not a very conventional being and had never anticipated the possibility of gossip. The innocence of her intention, the lack of all love-making on his part during their intercourse, rose up to comfort her. The idea of falling in love with him had never crossed her mind. She had merely considered him a pleasant board-ship companion. But what had that odious woman said? That she was "leading him on" and that he, Mr. Gavin, took the affair seriously. A sudden qualm beset her. Did he by any possibility draw the same conclusions from their intimacy as the rest of the little world on board? If it had never entered her head to think of falling in love with him, it was still possible that it might have entered his to think of falling in love with her. Regretfully she conceded that perhaps she had not been acting quite fairly by him. She had passed all her time in his society and what did people say? That she was "leading him on." Impulsively she decided to spend the day in her cabin and plead a headache. She felt it would be hateful to face those gossips knowing what they had been saying about her, and a sudden shyness of meeting Gavin overtook her.

Her little steward was all solicitude for her comfort and brought her fruit and biscuits. Later he was the bearer of a message from Gavin enquiring whether she were ill and offering books and papers. Katharine declined everything and sent back word that she was suffering from neuralgia and only needed rest.

That night she decided to appear at dinner as usual and walked into the saloon just as everyone was sitting down to table. From her dignified carriage and air of unconcern no one would have guessed how shy she was feeling. She bowed pleasantly to her neighbors and took her seat without glancing in Gavin's direction. He was placed at the purser's table on the far side of the saloon, while she sat facing him at the doctor's table. It was Gavin's custom when he raised his glass as if about to call a toast to catch Katharine's eye, and thus among all that large company mutely drink her health. Katharine loved the little act of gallantry, the more that it was perceptible to her alone and passed unnoticed by the rest. Tonight, however, she refused to look towards him at all. Instead she entered into conversation with the smug German beside her, whom hitherto she had almost ignored. He was a commercial traveller and Katharine cordially disliked his class. Through all his talk she detected the patter of his trade; his really witty stories merely provoked her by their aptitude, their alertness, their professional garrulity. The point of all his tales centred round "A" getting the better of "B." The keynote of his life was

money and to him the man who made the most was the man to be admired above all others. To Katharine with her love of idealities his whole personality was odious. Still, tonight she suffered him; she talked gaily, she capped his stories with her own. Anyone would have thought her charmed by his conversation. The little man was delighted. He imagined that at last he had made an impression on this self-contained young woman and puffed himself out with pride. The dessert was on the table and still Katharine did not look to the further table.

Gavin felt aggrieved. He did not wish to omit their little daily ceremony, but if Katharine would not look his way how could he help himself? He had missed her very much all day and had been looking forward with genuine pleasure to her reappearance and now apparently she was oblivious of his existence.

As everyone rose from the dinner-table he was prevented by the crush from getting near her until she had passed through the door. He made his way hastily to the reading-room, which was their usual rendezvous. Here he would await her and five minutes' conversation would soon put matters straight. Time passed and she did not come—ten minutes, twenty, half an hour. At last he sat down to a writing-table and scribbled the following:

"Dear Miss Benton:

"Won't you come up for a promenade on deck? I am sure it would do you good after staying down below all day. Do come up for a few minutes. I have missed you so much.

"Yours, R. G."

She sent a tiny note in answer:

"Sorry. I'm tired. K. B."

It was brief and to the point—perhaps he had been a brute to bother her if her head were really aching. Still—she had looked remarkably well at dinner-time. Gavin knew something of feminine guile and did not always believe in the plea of a headache. What if she were avoiding him on purpose? There was only one full day left to them before the end of the voyage and the next evening was to be given up to a concert. Katharine, he knew, was in great demand as a singer and accompanist. Perhaps he should get no further opportunity of speaking to her alone. He chafed at the thought. He must and would see her. He must tell her that—tell her what? His thoughts ran away with him and in vain he tried to stop their mad gallop. The inevitable had happened and he knew it. He wished to tell her that he loved her, he wished to ask her to be his wife.

Katharine sat on the edge of her bunk reading and re-reading his note. It pleased her that he should have written and she liked his small, well-formed hand-writing. "It shows character and force," she thought. "I am glad he missed me. How nice of him to write. I wonder if he thought my reply very brusque. Shall I go up even now? Shall I tell him that I am not a scrap tired and never had a headache? How surprised he would be. No, I don't think I will. I can be quite cured by tomorrow." She turned his note over again and again, though she already know its brief contents by heart. "He is very nice," she meditated, and he certainly is getting to like me—well—a good deal. I like him very much too. We have so much in common, and he has such nice truthful eyes. I wonder—" she continued and then stopped short. Even to herself she would not formulate what it was that she wondered. From this small glimpse into Katharine's mind it may be concluded that her ideas on a certain subject had considerably advanced since the morning.

For what were those two gossips not responsible?

The last day of the voyage had come upon them all too soon. Gavin met Katharine pacing the deck after breakfast.

"Good morning," he said, trying to speak in his usual tones. "I hope you are feeling better."

"Good morning," said Katharine cordially, "I have quite recovered this morning, thank you. A headache is such a hopeless thing while it lasts, isn't it?" He shall not suspect me, she thought.

"What a dark color the sea is today," he remarked, "I think we may have a storm before night. The sky promises bad weather."

"Do you think so?" said Katharine eagerly, "I hope we shall. I should simply love a really big storm at sea and waves mountains high. I have only watched the

sea raging from the shore and that is not half so thrilling."

"I imagine you might possibly find it a little too thrilling sometimes on board ship," he rejoined, "but of course these Atlantic steamers are so huge that one always feels quite safe."

They both looked out to sea. The clouds were dark and lowering and although the waves were of no great size, the slight foam on their crests told of trouble ahead. The water was a deep olive green and the sea seemed very calm and still except for those small snowy ridges. Yet there was something threatening and almost sinister in the dark and oily depths and the big ship was rolling with a long steady movement that had not been felt before.

"I wonder what would really happen in a ship-wreck," said Katharine. "What do you think everyone would do?"

"Well, I know what I should do for one," said Gavin promptly.

"What is that," she asked.

"I should do my best to save the most valuable thing on board."

"Oh," said Katharine, "and what is that?"

"What do you suppose?" Gavin asked.

"Do you mean of most value to yourself," she questioned, "or to the whole ship?"

"To myself, most certainly," he rejoined getting bolder.

Katharine looked disdainful. "I suppose, then, that you must mean your own life. I think you are rather paltry!"

Gavin opened his mouth in astonishment. He imagined that he had been leading up so cleverly to a pretty compliment at least and here was this sudden turn to the conversation. He was filled with consternation that she could think so meanly of him and for the moment had nothing to say. Katharine had turned away and in face of her disdain all the pretty speeches he had been planning he would make evaporated. How impossible that she should ever come to care for him if for one instant she could conceive that his own life would be his first thought while she were still in danger. His sense of proportion deserted him. He looked at Katharine with adoring, hopeless eyes. She kept her back turned upon him and he could see nothing of her face. He studied the back of her head instead and admired the tiny curls blowing in the wind just as that other man had admired them in New York city. Like so many American girls, Katharine had a beautiful figure, and it showed to the greatest advantage as she stood leaning over the rail to watch the churning of the mighty screw. Gavin stared at her, feeling there was suddenly an immeasurable gulf between them. "She has not the remotest idea I love her," he reflected, "and now she is disgusted with me because she thinks I am a selfish brute. I shall never be able to tell her. If only she would see what it is I want to say, perhaps she would be kind and listen at any rate."

Katharine saw quite well. "I can't have him proposing at this hour in the morning," she said to herself, "it is altogether too sudden, as the girls say in books! And I know he means to! I can see it in his eye."

Presently she turned round, and in the most natural manner in the world and as if there had been no sudden halt in their talk, said, "Do you know, Mr. Gavin, this is our last day on the 'Gigantic.' I shall be quite sorry when the voyage is over," and then added hurriedly, "But I really must go and practise those wretched songs for the concert tonight. Herr Schmidt wants me to accompany his violin solos. They are quite beyond my powers and I shall never get through them unless I give them several hours of hard study. Goodbye and don't forget your life-saving belt in the shipwreck."

"Miss Benton," said Gavin, "can't I—I mean, may I—I should so much like to listen to you playing those songs."

"You know you wouldn't," answered Katharine laughing. "How often have you impressed upon my mind that you cannot bear music!"

"Yes, but that is quite different now, you see, now—"

"There is Mrs. Hart over there beckoning to you for quoits. You really ought to play with the poor woman as a Christian duty, and in any case you cannot escape her now. Good-bye!" Katharine ran down the companion congratulating herself on having staved off the inevitable for a few hours at least, leaving Gavin

HE STUDIED THE BACK OF HER HEAD INSTEAD, AND ADMIRED THE TINY CURLS BLOWING IN THE WIND

disconsolate, the prey of a voluble widow. Once in Mrs. Hart's clutches and, moreover, engaged in a game of quoits, he knew that he should not be free for several hours. "How glad she was to get away," he thought ruefully.

Katharine seemed to be very much occupied all day with preparations for the concert and it was impossible to find her alone. At length it was time to dress for dinner. The concert would take place immediately afterwards and would not end till late. He felt in despair. The "Gigantic" was due at Sandy Hook the following morning, and with packing to be done on all sides and the rush of the last few hours on board, he knew it would be well nigh hopeless to think of seeing Katharine by herself. He felt he must speak before she landed and was once more surrounded by all her friends. They were unknown to him and might prove hostile to his cause. He must tell her what was in his heart before her old environment had time to make itself felt. How could he know what awaited her at home. It might be there was some other man who loved her in New York. Should he be allowed to speak first? And yet it was so impossible to get near her. If only she knew what he was feeling he felt sure she would hasten to put him out of his agony.

From this sentiment it is obvious that Gavin's knowledge of the feminine mind was not complete.

He dressed for dinner under difficulties. First he lost his collar-stud and as he was lying full-length on the floor trying to extricate it from a crack under his bunk the electric light went out unaccountably. At this moment the steward knocked at the door and, receiving no answer from the prostrate one under the bed, entered with a jug of hot water. Not unnaturally he tripped over Gavin's body and dropped the jug in his surprise. The steward began to apologize profusely.

"I am sure I'm very sorry, sir. I had no idea you were here and did not expect to find you on the floor, sir."

Gavin rose angrily. "Oh, you confounded fool," he said, "you step on me all over and then say you don't know I'm there! Surely a man can do what he likes in his own cabin. If I choose to lie on the floor I shall. Oh, d—n it all!" Gavin must be pardoned his exasperation, for as he picked up his dress-coat, which had fallen to the floor in his struggles, he found it was soaking with water. This was the last straw. "What on earth is all this water? Who spilt it on my coat I should like to know? Don't stand there like a gibbering idiot but tell me what I am to wear for dinner! It is all your fault so you might at least try to be of some use."

"I am sure I am very sorry, sir—"

"For heaven's sake don't go on saying you are sorry. I don't care whether you are sorry or not, but I do care that my coat is unwearable. How on earth did all this water get on it?"

"I was just bringing your hot water, sir. I am sure I am very sorry, sir, but it was dark in here and I did knock and you did not answer, sir, and the switch didn't work, so I just stepped in—"

"I should just jolly well think you did just step *in* and *on*," returned Gavin bitterly. His steward was no light weight.

The second gong sounded.

Gavin's exasperation increased. He had counted so much on seeing Katharine this last night at dinner and now he could not appear. Everyone would be in evening dress for the concert and he was not going to wear a morning coat and walk in when dinner was half over.

"Oh, get along with you," he said to the unfortunate steward, who really had not been to blame. "Don't stay here, *I* don't want you."

The man departed very quickly and Gavin went up on deck. He did not feel in the least hungry and the rough sea which had come up since morning harmonized with his turbulent mood. The waves were lashing the huge vessel as if she were a toy, and in the midst of her long slow roll she would suddenly lurch forward with an ungainly movement which made it difficult to keep one's footing. The wind had risen and was driving black scudding clouds across the sky. No moon was visible and a mist blurred the horizon. Gavin rejoiced in the prospect of a storm. The great ocean, wild and uncontrolled, canopied by the wind-swept sky, filled all his vision. He felt himself one with those warring elements, and his own anxieties faded in significance.

Meanwhile, Katharine, resplendent in her favorite gown, which she had put on specially for Gavin's benefit, looked for him in vain. She could not understand why he had failed to appear at dinner unless he were feeling sea-sick, and that was unlikely at this stage of the voyage. Last night she had refused to look at him, but tonight he had not given her the chance. She knew that she must have hurt his feelings the previous evening; perhaps he did not mean to be nice to her any more. She had avoided his society all day. What if he were offended past recall? Her heart sank at the thought. She was becoming attached to this board-ship friend of hers. She liked his way of looking at things; his whimsical criticisms of men and matters. She admired his good looks, his broad shoulders and long limbs, and she was attracted by his personal magnetism more strongly than she liked to own. He was a man any woman would be proud to have for a friend—or a lover—and she had been gratified that he had chosen her for his special "pal" on board. It was true, as she had told herself yesterday, that she had never dreamt of his falling in love with her, but now that she was inwardly conscious that he had done so she was not wholly displeased. She was not disposed to fall into his arms at the first word, but she had reached that stage when she would have been piqued had he fallen in love with anyone else. He was English, he owned broad lands—from a worldly point of view he was all that one could desire in a lover. But all this was of no consequence to her. She did not mean to marry him and was most certainly in no danger of falling in love with a platonic friend. Still, it is worth recording that she had for the moment completely forgotten the other man in New York.

The concert was in full swing. Katharine was doing her part nobly and both she and Herr Schmidt were encored again and again. Although every hour the sea was becoming more rough, so far things had gone splendidly and the audience was most appreciative. Very few people were absent but Katharine looked in vain for Gavin. She was more disappointed than she knew that he had failed her, and although he knew not one note from another, she would rather have heard his "encore!" than the applause of all the musical people on board put together.

It was her turn to sing again and once more her eyes scanned the room hoping to find him somewhere. He was nowhere to be seen and she turned to the piano.

Just at this moment a tremendous wave struck the "Gigantic" on her bows and for an appreciable space of time it seemed as if she had stopped in mid-ocean from the sheer force of the blow. She shivered and creaked, and then recovering herself was hurled forward with renewed impetus. People clung on to chairs and tables while the floor seemed to drop beneath their feet. Katharine only maintained her balance by clutching Herr Schmidt in an embrace which astonished him nearly as much as herself! Several women shrieked and a child began to cry loudly. Then as the ship righted herself and the old familiar roll began once more the passengers one and all breathed a sigh of relief. For one dreadful moment they had thought something was very wrong indeed. Katharine laughingly excused herself for her sudden seizure of the old German and once more turned to the piano.

She had struck the few preliminary chords and was about to begin her song, when a steward came up to her hurriedly and said, "Can you come at once, please, Miss? The doctor told me to fetch you. There has been an accident."

"An accident!" said Katharine, "to whom?"

"To Mr. Gavin, Miss," answered the steward, "he is in the lounge."

Katharine excused herself to Herr Schmidt, who was turning over her music, and he considerately filled the breach himself. No one else had heard the little coloquy between Katharine and the steward and she was thankful to be spared questions.

What had happened?

The man led the way to the deserted lounge and there she saw a little group which struck terror to her heart. The ship's surgeon was bending over an unconscious figure on the sofa whom she recognized as Gavin.

The doctor turned as she entered.

"There has been an accident, Miss Benton," he said, "and I want you to help me

if you will. The stewardess for whom I sent could not stand the sight of blood and looked as if she were going to faint when I asked her to hold Mr. Gavin's head. Please say if you would rather not assist me," he added kindly, as he noticed how pale she was, "but I know you are a friend of this poor fellow's and I thought I could rely upon you."

As the doctor had foreseen, Katharine pulled herself together at the prospect of being of some use.

"Of course I will do anything I can," she answered readily. "Is he seriously hurt?"

"One can't tell yet," he replied briefly, "but I think it is concussion. He fell down the companion in that awful lurch a few minutes ago and cut his head open. I want to stitch up the wound at once. Look, hold this basin here, please."

Katharine helped obediently and at length the stitches were put in and the wound bound up. Still Gavin lay unconscious, breathing heavily and mumbling indistinctly.

"Now," said the doctor, "I am very much obliged to you for your assistance, Miss Benton, but if you will add to your kindness by sitting with Mr. Gavin for a short time, I shall be still further indebted to you. He cannot be left alone and he must not be moved until he recovers consciousness. I have to see a patient in the steerage, but I shall not be more than half an hour away. Will you be good enough to stay with him till I return?"

"Certainly," said Katharine, and she seated herself beside the injured man.

There is something intensely appealing and pathetic to almost every woman in the sight of a strong man lying helpless and inert. Katharine's heart went out to Gavin as he lay there unconscious of her presence, as it might never have done had he been able to plead his cause in words. The antiseptics lately used tinged the air with a faint smell suggestive of hospitals and wounds and pain, quite at variance with the thoughts engendered by the strains of Henry the Eighth's Dances coming from the saloon. The change from the crowd of people and the brilliance there to the quiet, subdued light in the corner where she was now sitting was great. The change in her attitude of mind to the man on the couch was greater still. She shuddered to think how seriously he might be hurt. To her inexperienced eyes the cut on his temples had seemed very deep and ugly. She did not yet quite understand how it had occurred. She wished the doctor would return—there was something alarming about this unnatural sleep and heavy breathing. Supposing he should get suddenly worse—what could she do? Supposing he should die. . . . She looked at him closely. His breath came in short, labored gasps and his face was very pale. The great bandage across his head added to his ghastly appearance. He muttered to himself at intervals, but Katharine could not understand what he said. Over and over again he murmured the same indistinct words and then at last she caught her own name.

"Miss Benton . . . Miss Benton . . . but I must call you Katharine . . . it wouldn't do at all . . . you see . . . it wouldn't do at all . . . if that other . . . chap . . . called you Katharine . . . first. He is in New York . . . but I am . . . here . . . do let me speak to you . . . I want to say something to you . . . in a shipwreck, what did you say . . . but we should be together . . . you and I drowning together . . . Why did you think I couldn't save you? . . . Because" (pitifully) "you said I was a coward . . . my life first . . . but we would drown together . . . I should be the first to drown . . . always the first to drown . . . you would know in a shipwreck." (and then suddenly) "Oh, you damn fool! why can't I lie on the floor in my own cabin if I wish to, without you treading all over me . . . sorry . . . of course I'm sorry . . . who wouldn't be? . . . but I don't say so all the time . . . why won't you look at me" (miserably) "I have tried to make you look . . . You did it on purpose . . . you thought I was falling in love with you . . . but my collar-stud is lost and I shall be late . . . Oh, hang that man," (angrily) "look at my coat . . . Let us drown together, dear, because I love you so . . . Katharine, your hair is all golden in the sun . . . why won't you let me speak to you?"

Katharine caught his hands in hers. "It is all right, Mr. Gavin. I am here. It is I, Miss Benton."

"Katharine . . . it is Katharine I want."

he groaned. "Go away, you are not Katharine. She is drowned" (triumphantly) "and I wouldn't look at her . . . the sea is so deep and black . . . you'll never find her any more" . . . and then he began to sing in a deep quavering voice a line of one of her songs.

"Drink deep, drink deep of the water, Melisande."

He broke off abruptly with a feeble chuckle. "She said I was not musical! Did you hear that?"

Katharine was on her knees beside him now praying that the doctor might speedily return, and distressed beyond measure by Gavin's state. She laid her cool hand against his cheek and uttered soothing words such as she might have used to a child. "There! There! And now you will try and go to sleep, won't you? Katharine is here quite near you; see, this is her hand holding yours. It is all quite safe and quiet now. Don't worry any more. Katharine will take care of you. She is here."

He had become quiet and lay motionless. She was slightly alarmed at this sudden change from light-headed volubility to an almost rigid stupor. She bent over him, listening to his breathing and was relieved to hear that his respiration was now regular and slower. He held her hand tightly and she could not free herself without disturbing him. She longed for some companionship in her vigil. Though really only a short time had passed she felt as if it were hours since she had quitted the concert. Yet above the noise of the sea and the throbbing of the engines she had been conscious for some minutes that someone was playing Bach's Prelude much too fast. Her thoughts had wandered and came back with a start as Gavin said in his normal voice:

"Why, it's you! Katharine . . . why, what has happened?" His eyes were wide open and his brain no longer clouded.

Katharine answered quietly. "You have had a fall and they brought you here. I am in charge," she added, smiling, "and the doctor will soon be back."

"Doctor!" he repeated, "yes, my head does ache, but I don't want a doctor! Hello! whatever is all this?" He fingered the bandage with his right hand though his left still held Katharine's in a firm clasp.

"You mustn't talk," said she, "or you will be ill. Lie quiet and I will tell you all about it another time."

"It is very good of you to stay with me," he said, "you won't go away, will you?"

"No," she answered soothingly, "I shall not go away."

He closed his eyes and for nearly five minutes there was complete silence. Katharine thought he slept. Then he began to murmur to himself once more and opening his eyes, which were delirious and wild again, he cried beseechingly, "Don't go away, Katharine! You do love me, don't you?"

Katharine gave no answer but tried to soothe him. However he cried again, "You do love me, don't you?" so loudly that Katharine said, "Yes, yes, of course I do."

"You darling!" said Gavin, "I thought you did," and contentedly dozed off.

Surely it was a strange declaration!

Katharine was relieved to get him quiet by any means, fearing that somebody might hear his cry. Anything is allowable with the sick of course!

The doctor presently returned.

"How is he, Miss Benton, pretty quiet?" he asked.

"Well, he has been talking a good deal while he was still unconscious, but he woke up and spoke quite sensibly a few minutes ago and then dozed off."

"And he has not spoken since?" said the doctor.

"He said a few words just before you came in, but I was not sure whether he were still in a state of delirium or not. He seemed to understand when I answered him and has been quiet since."

"He is sleeping quite naturally now," said the doctor, "and it is a pity we must disturb him, but I can't have him left here all night. I think I will get the steward to help me carry him to his cabin." He rang the bell as he spoke. "Thank you so much for all you have done, Miss Benton," he added gratefully. "I am most awfully obliged and I don't know what I should have done without you. Really, I ought not to have left him at all in the state in which he was. That, however, was unavoidable. There is a woman very ill in the steerage and they sent for me just before Mr. Gavin's accident so that

I could leave it no longer. I hope he has not been raving and alarming you. They say all sorts of funny things in delirium sometimes." He glanced at Katharine with a keen professional air and noted that she was overwrought. He was a good judge of character and knew that she had plenty of nerve. Moreover, she belonged to the type that is to be relied upon in an emergency. Consequently, he did not quite understand why the affair should have upset her so much. Was it possible that these two were really in love with each other? He had seen too many board-ship flirtations to have much faith in either their depth or permanence. "Well, I will say good-night," he continued, "and I recommend you to go straight to bed. That is a piece of professional advice, gratis! Mr. Gavin will do very well now and you shall hear the first thing in the morning. Good-night, Miss Benton, and many thanks."

"Good-night," she answered, "you will be sure to let me know if I can be of any further use, will you not? I hope he will be all right now. Good-night."

Mr. John Morgan, M.R.C.S., L.R.C.P., watched her leave the room, then he turned to his patient. "There is more in this than meets the eye," he reflected.

The next morning a message was brought to Katharine to ask whether she would go and say good-bye to Mr. Gavin.

She followed the doctor to his cabin and found the patient lying on the couch.

"I have brought Miss Benton, you see," said the doctor cheerily, "and I will give you three minutes in which to make your farewells—no longer!"

"I suppose he ought not to talk much, ought he?" asked Katharine.

"Well, no, I *had* given orders that he should see no one, but as he showed signs of working himself into a fever, I thought that for the sake of my professional reputation he had better have his own way." He laughed good-naturedly as Gavin began a protest and added, "I will leave you to exercise a soothing influence, Miss Benton," and left them alone.

Katharine took Gavin's hand gently.

"Good-morning," she said, "I am so glad to see you better. You quite alarmed me last night."

"I am all right again now," he answered, "but I am so sorry to have been such a trouble yesterday. It is all rather indistinct this morning, I suppose because of this confounded lump—I beg your pardon, but it *is* confounded!—on my head. However, I remember several things quite clearly, you—"

"I was sitting beside you," she interrupted, "while the doctor was gone."

"It was so good of you to bother about me," he rejoined, "for wasn't there something going on last night? I forget, was it a concert?"

"Yes," she said, "but the concert was half over when I was called away, so that didn't matter at all."

"Do you remember last night," he went on, "that I asked you something? I could not have dreamed it, could I?" He looked troubled in the effort to call things back. "It was all so hazy and I was among such strange dream shapes, but suddenly I saw *you,* Katharine, and the sun was all golden on your hair." He used her name quite simply and she did not even notice it. "And then I remember asking you a question." He looked at her appealingly. "You *do* remember, too, don't you?"

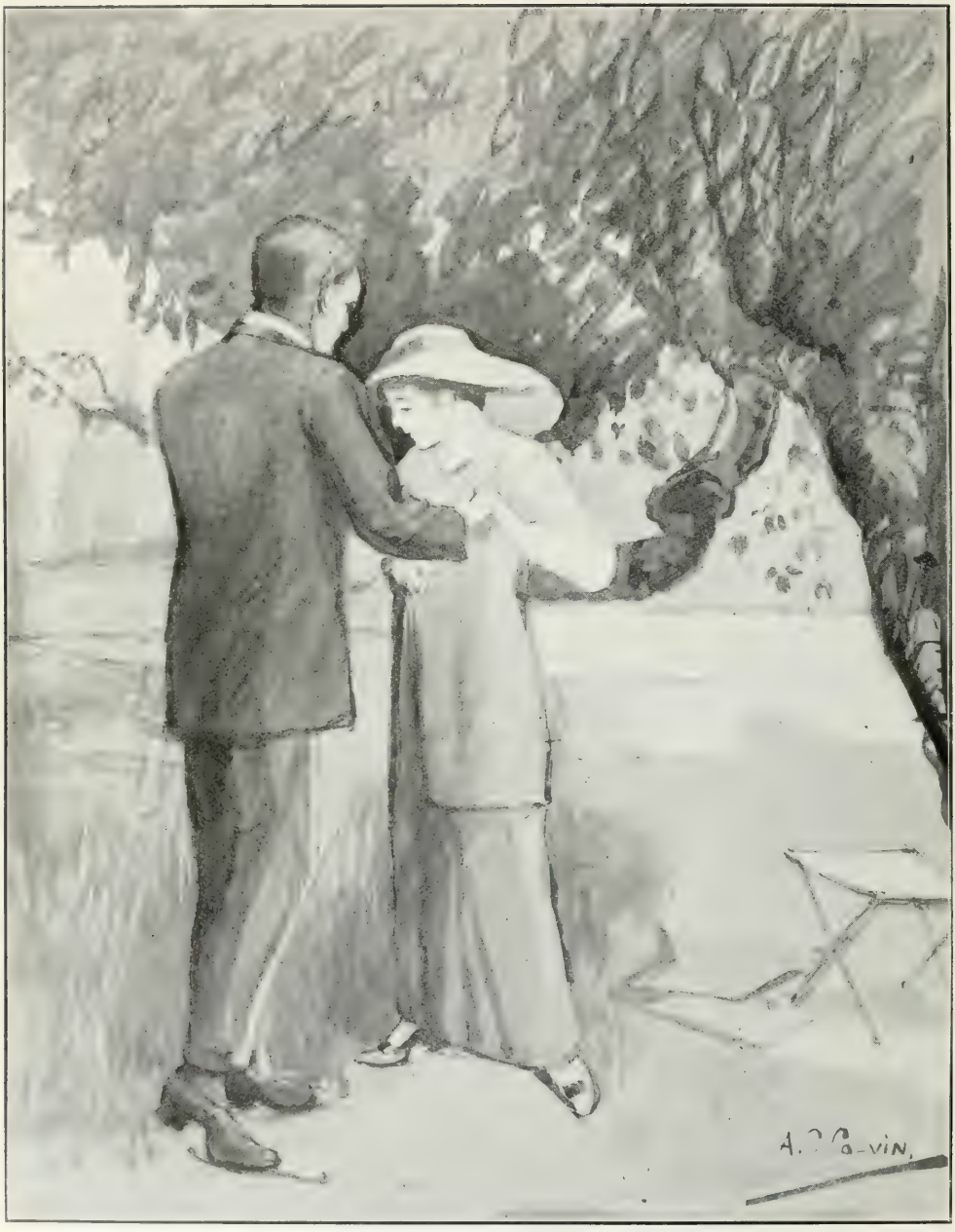
"What was it about?" asked Katharine evasively. "You talked of so many things last night, how can I tell?"

He was so wan and pale and the disappointment creeping over his face was so pitiable that her heart softened. He was ill and it was not fair to torment him.

"I remember what you asked," she said slowly, . . . "but I hardly thought you were conscious when you asked it."

"Do you remember what you answered?" he asked eagerly. "That was no dream. I swear it. I said 'You do love me, don't you?' and you said, 'Yes, yes, of course I do.' "Katharine, answer me now, you do love me, don't you? You are all the world to me. Will you marry me? All night I have lain thinking of how you said you loved me. Tell me it is true. Life is not worth the living without you."

She had not the heart to say that her words of the night before had only been spoken to soothe him; she had not the strength of mind to hurt a sick man and perhaps retard his recovery; her sense of honor bade her respect her spoken word.



HE SEIZED HER HANDS. "WILL YOU ANSWER TWO QUESTIONS?" HE ASKED

Gavin repeated his question. "Will you marry me, Katharine?"

"Yes," she answered gently, "I will."

A few weeks later, on a very hot day in July, a young man was sketching in a little glade of Central Park. New York was undergoing one of her periodical heat-waves, but in the cool green of leaves and grass the blinding glare of the pavements seemed very far away. Two or three squirrels were playing near and he began to draw rapidly, trying to fix their lightning movements on paper. The little creatures were never still an instant, nibbling, scratching, scurrying, now here, now there. He made memory drawings of many a graceful pose and charming group which had only been in existence for a few moments. The work had to be done at headlong speed while the lines were still fresh in his mind. It was absorbing work and the time slipped by. He did not notice a girl approaching through the trees till, seeing her shadow on the grass, he looked up. For a moment he did not recognize her. Then Katharine Benton gave a little gasp of astonishment. He dropped his pencil and stepped forward.

"So it is you at last," he said joyfully. "I have always wondered where we should meet again, but I had never imagined it would be among the squirrels!" He laughed happily.

Katharine paled. "So you had not forgotten me after all?" she enquired in a low voice. "I thought you must have done so."

"Forget you!" he returned. "How could I?" There was the ring of truth in his voice—it was no empty compliment. "You have never been far absent from my thoughts since I met you first. Do you know," he broke off smiling, "that I do not even know your name!"

"Don't you?" she said blankly, "but we were introduced."

"Do you ever hear a name when you are being introduced?" he asked. "I do not. I am so busy examining my new acquaintance that often I do not even listen. Certainly I never heard yours that night, but we understood each other so well that names seemed a superfluity."

"Yours is Mr. John Mallory, is it not?" she asked.

"It is," he replied, "and may I know yours? I have tried times without number to find a name that fitted you and I have always ended by feeling certain that you must be either Elizabeth or Katharine. Was I right?"

"You were," she answered, much astonished, "my name is Katharine—Katharine Benton. But tell me where you have been since I saw you last and why it is that if you remember me so well we have never met since?"

"I was waiting for the Fates to bring us together again," he said.

"The . . . ? Oh, the Fates! I do not believe a great deal in their helpfulness," she laughed mirthlessly.

"Don't you?" he said. "I do. I believe most strongly that these things are predestined for our ultimate happiness, but that if we interfere we set the machinery wrong and jeopardize our future. I was sure as soon as I saw you that we were meant to know each other and I felt sure that you knew it too," he spoke confidently, "but at the moment there were obstacles in the way of a continuance of our acquaintanceship. If you recollect, the people who gave that dinner left New York for Europe the following day and thus it was not open to me to call at their house and ascertain any particulars of you. Also, if I am not mistaken, you told me that you had come with an aunt and were not personally known to them previously. As I have explained to you, I did not hear your name and I had no idea of your address. I was convinced that we should meet again, but I did not wish to tempt Fate by taking measures on my own behalf. I was content to wait for the appointed time, though Heaven knows it was no easy task. Now the time has come," he added triumphantly, "and Fate means to be kind."

Katharine felt angry with him for his absurd theories and furious with herself for having mistrusted her intuitions.

"I think Fate is cruel, not kind," she said with bitterness.

"But we are together again!" he exclaimed. "Fate has done that for us and I am thankful. Now you must tell me where you live and I shall call tomorrow."

"It is of no use for you to call tomorrow, I shall be engaged."

"But I could call any time of the day, morning or afternoon. Is it a very pressing engagement? Can you not get out of it?"

"No, I am afraid that is quite impossible now. You should have come sooner."

"What has happened to you?" he said. "You have changed. Why are you not glad to see me? Why cannot you break any engagement you may have for tomorrow that I may come and be with you?"

He was even more handsome than she had remembered him, and it was true, then, that he cared. Katharine looked him full in the eyes. The love that shone in his almost blinded her, but one thing she must cling to—her given word.

"Tomorrow," she said in a faint voice, "is my wedding-day."

"What!" he asked incredulously.

"Tomorrow," she repeated, "is my wedding-day. I have been engaged for six weeks to Richard Gavin."

"But . . . I thought you understood! Why could you not have waited for me?"

"Understood? How could I understand your stupid theories of Fate! There was never a word or a sign from you. How could I think that you remembered me at all?"

"I remembered you always," he said, "because I love you. I thought you understood without words what I felt for you and I waited for Fate to bring us together once more. You must marry me. We were made for each other. You cannot marry this other man."

The words which she had longed to hear him speak were said and they only brought her misery. The love which she had thought was dead and buried raised its head—a living thing. She had pledged her word and at all costs she would keep it.

"I cannot marry you," she answered.

He seized her hands. "Will you answer me two questions?" he asked.

"I will do my best," she replied. Why had he taken her hands in his? She tried to withdraw them but he held them firmly. His touch unnerved her. She could have cried out with pain.

"Look at me," he said. Katharine gazed into his face, strong and masterful, and her courage failed her.

"I must hold to my word," she said to herself.

"Did you love me when we met first?"

"Yes," said Katharine faintly, "I loved you." What would the next question be?

"Do you love Mr. Richard Gavin?"

She lied bravely. "Yes, I love him."

If he did not loose her in another moment she would break down. O God, why must she suffer like this!

John Mallory's face grew white. He dropped her hands and stood gazing at her still. Then he turned abruptly and walked off through the trees.

Katharine did not move. She stood so still that the squirrels returned to their playground and gambolled near her feet.

At last her attitude relaxed and stooping she picked up the drawing from the ground. It was all that was left to her of the man who had been waiting for her through the ages, and she treasures it like a jewel. Thus it comes about that all that each has to remind them of the other is a pencil sketch: the one of some squirrels frisking in the grass; the other of a girl's averted head.

Vancouver An Imperial City

TALK OF AN EMPIRE CONFERENCE NEXT SPRING

A SUGGESTION has been put forward, both in England and Australia, that a great imperial conference on the navy question —a conference which could not fail to be of historic importance—should be held next spring. The first proposal was that the conference ought to take place in Australia, but now a better idea has been mooted—namely, that its venue should be the city of Vancouver. The fact that this last proposal comes from so august a quarter as the London *Times* warrants everybody concerned in regarding it seriously, even if we are not entitled to assume that there is official inspiration behind it.

Well, let the conference come. The statesmen summoned from all quarters of the Empire would nowhere have a more delighted welcome than the people of Vancouver would give them. So far as the British ministers are concerned, there is nothing new in the idea of their coming to Canada. In the summer months it was rumored pretty strongly that Mr. Winston Churchill, First Lord of the Admiralty; Mr. Lewis Harcourt, Secretary of State for the Colonies; and Colonel Seely, Secretary of State for War, were contemplating a tour of Canada, by way of returning the visit which the Dominion Premier was then paying to England, and also, it was surmised, to see if a healing balm could be applied to the differences between Canadian politicians in respect to naval policy. Nothing came of this; perhaps the time was not ripe, and, any way, even the most ardent Imperialist need not regret that that proposed visit fell through, if its place is to be taken by the holding of a great conference, with a basis as wide as the Empire itself, in Vancouver early next year.

If an invitation is given by Vancouver, and the statesmen come here in answer to it, what they will see is surely one of the marvels of the present-day world. A vast, well-built, continuously-growing city, young and in the formative stage, but not lacking the attributes of stateliness; the centre of a great Western metropolitan area, which metropolitan area has a population of not less than 175,000 souls, where a quarter of a century ago there was virtually nothing but primeval forest. Its vigorous public and commercial life is no less remarkable than its growth, and the way in which it is stretching out towards a greater future is an assurance of its enhanced importance in the days to come. Our visitors will also experience the exhilaration that must come from meeting in that part of the Empire

ONE OF VANCOUVER'S RECREATION RESORTS, THE BATHING PAVILION AT ENGLISH BAY

THE WATERFRONT VIEW OF VANCOUVER, FROM BURRARD INLET

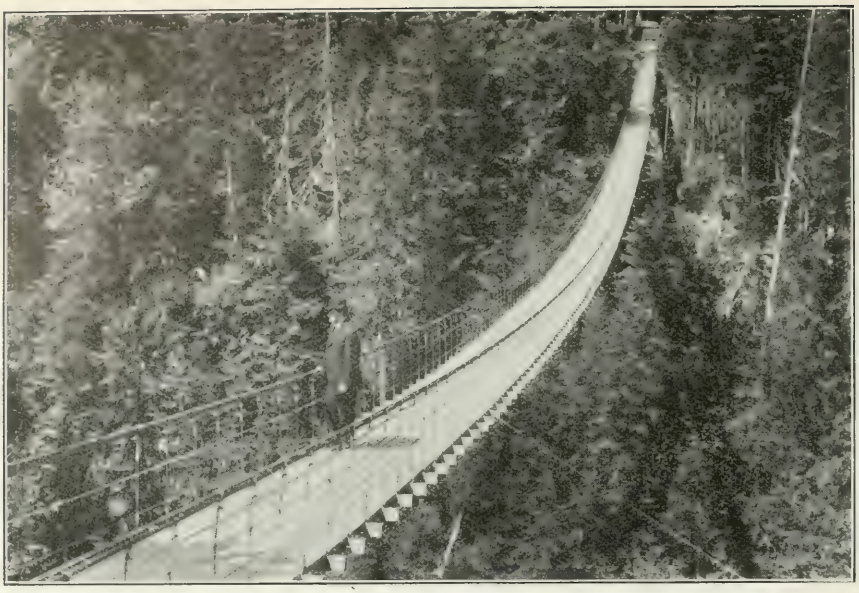
ENGLISH BAY, VANCOUVER

THE BAND PAVILION IN STANLEY PARK

which in the last generation has progressed more rapidly than any other, and in the commercial capital of a province which is, without doubt, one of the richest areas in the world. And in the immediate neighborhood, within an hour's journey, by lake and river, inlet and sea, forest and island, mountain and valley, Nature is to be found in all her wildest and most entrancing forms.

SEYMOUR CREEK CANYON, ACROSS BURRARD INLET FROM VANCOUVER

The effect which the holding of such a conference will have in Vancouver, in British Columbia, and, indeed, in the whole of Canada, is incalculable. In the past the Canadian people have felt, perhaps naturally, that they were too much shut off from participation in great Imperial events. The centre of the Empire is six thousand miles away, and, in spite of all that modern means of communication could do for us, we have only been able to follow doings in London with a far-off gaze. The holding of an Imperial conference here will make the Imperial tie a much more real thing to the people. The population of Vancouver and adjacent cities today is probably, in a racial sense, one of the most varied to be found anywhere in the world. White men, black men, yellow men, and red men jostle each other at every street corner, and the white people one meets may be overheard speaking to each other in the language of every European country. The general feeling among these Europeans is one of respectful regard for the institutions of the country of their adoption; but it seems as if this



SUSPENSION BRIDGE OVER THE FAMOUS CAPILANO CANYON

White Babel is waiting for a magician to wave his wand and give the people unity of sentiment. That is one thing that an Imperial conference in Vancouver would do. If Imperial statesmen are on the lookout for the place where the holding of a conference might be most in the way of cementing true Imperial feeling, they will find no city in the Empire to present a more useful field for their labors than Vancouver.

From a geographical point of view it may be urged that Vancouver, or at least some place on the Pacific Coast of Canada, is entitled to this honor. Those who would be delegated to attend the conference could reach here, probably more conveniently than England, and certainly more conveniently than Australia. Moreover, there are events going on in both hemispheres of the world today which will make this coast the key to many future problems, naval and commercial. The idea of a conference at Vancouver may well appeal at least to Mr. Winston Churchill, whose habit of examining things for himself on the spot is well known, and with whom the looking into the conditions of life in new and hitherto unvisited realms amounts to a passion. As to what other British statesmen would attend a conference here, one cannot speak with confidence, but the general feeling in Vancouver would be, "The more the better." The people would be glad to see them, and proud to show them what has been accomplished in building up this Far Western outpost of the Empire.

"The sooner a conference is held," says the London *Times*, "the better for all of us. The Imperial spirit which is being shown on every side should not be frittered

THE WATERFRONT OF NORTH VANCOUVER

THE SWAN LAKE, STANLEY PARK, VANCOUVER

away by disjointed efforts or unco-ordinated aims." Not the least useful aspect of the conference would be its demonstration to the Parliament and people of England. The Dominions are not sufficiently well-known in many quarters there, and the fact that matters of high Imperial interest, full of meaning for British communities in every part of the globe, were being, for once in a way, transacted in Vancouver instead of in London, would be one of the most impressive marks of the Empire's greatness. It would be more like a meeting on terms of equality than one of a series of conferences in London, overshadowed by tradition, and with the same people always figuring as the hosts of the gathering, could possibly be. And it would be a highly agreeable compliment paid by the ministers of the British Government, not merely to Canada, but to all the self-governing Dominions within the Empire.

Nor would such a meeting be without its significance for the rest of the world. In many ways the British Empire is unique, and the world has wondered at the spectacle of a group of self-governing peoples, which the Empire in the main consists of, each having its own distinctive systems and laws, and moulding them according to its own free-will. A brief dictum by John Stuart Mill stands as a beacon for the rulers and the ruling peoples of the world: "In things essential, Unity; in things doubtful, Liberty; in all things, Charity." The British Empire fulfils the second clause, and, in a large measure, the third; but the unity in things essential is not yet achieved. If greater unity in matters of deep concern for the Empire is to be the outcome of a conference here next year, then a thing will be done in Vancouver, for the Empire and for humanity, which will make the name of the city for ever memorable in the history of the world.

Our Own Insurance Companies

By J. S. Raine

THE DAY when British Columbia will be able to find the whole of the capital required for the development of its own resources is far distant. As things are now, the greater the amount of new wealth created in one year, the more insistent is the call for more capital to create additional wealth in the years that are to come. But capital, though not a plant of indigenous growth, has taken pretty firm root in this great western province of Canada. In this day of beginnings its conservation is going apace, and one sign of this is the fact that British Columbia has made a start in the business of supplying its own insurance.

Already there are several flourishing insurance companies established in the province, companies founded in British Columbia, with British Columbia capital, dealing mainly in British Columbian risks, and having their main offices in British Columbia's great business centre. These companies are destined to play an important part in the financial future of the province. Their existence helps to arrest the drain of ready money away from our midst, which happens when insurance premiums are paid to some big corporation in Eastern Canada, in the States, or in Europe. These premiums go to build up the financial reserves usually held by the big insurance companies, and which, in turn, are invested possibly at the other end of the world. To a very large extent it is the insurance companies which, in older countries, are among the principal holders of gilt-edged stock, and it is the existence of these reserves of capital which enables older communities to borrow money for public and private purposes at a rate of interest denied to borrowers in Western Canada.

There can be no doubt that, in present circumstances, a large influx of cheap money from outside would be one of the best things that could happen to British Columbia. But that is precisely what we have no need to expect. The money markets of the world are at their wits' end to meet the demands that are coming nearly every day from all quarters of the globe, for loans running into the millions of dollars, and so long as this is the case there will be no lowering of the rate of interest for money invested in Vancouver and the neighboring cities.

All the greater need, therefore, to lessen the measure of British Columbia's dependence on outside capital, and one of the ways to do this is to build up our own insurance companies. As mentioned above, there are several of these companies in British Columbia, most of them either well-established, or well on the highway to success. Let us briefly review the positions of these companies.

THE PACIFIC COAST FIRE INSURANCE CO.

The Pacific Coast Fire Insurance Company is a purely British Columbia institution and in a special sense an institution of the City of Vancouver, where its head office is situated. Back in 1890 a few patriotic citizens, recognizing that vast sums, in the shape of fire insurance premiums, were being annually drawn from the circulating medium of the West to the enrichment of the monetary life of other countries, conceived the idea of establishing in this province an insurance company which would, to a degree at least, remedy this condition and retain for the development of British Columbia the premiums that went regularly out of the country. Following upon this the necessary capital was subscribed, and a charter applied for, under which the company was organized.

Of the charter members the records show that at the present time there yet remain upon the directorate Dr. D. H. Wilson and J. W. Thorne, old-time citizens of Vancouver.

The first two years of the life of this company, as of all such companies, were years largely of unrequitted effort. At no time in its life, however, did it fail to meet every obligation promptly.

Later, under a re-organization the company was greatly enlarged, many stockholders in the British Columbia Permanent Loan Company becoming largely interested. Under this re-organization a more aggressive policy was adopted, with the result that the capital stock was largely increased, and the business from year to year with uninterrupted regularity rapidly extended, till now it stands one of the foremost companies doing business throughout Canada. At no time in its history has it claimed to be a philanthropic institution, nor has its policy been to secure an enormous premium income from all kinds of business. On the contrary, it has aimed to build up an income on such business as would secure to the policy-holders absolutely unquestioned security, and, incidentally, a fair return to its stockholders.

The company's subscribed capital was increased in 1904 from $75,200.00 to $100,000.00; in 1907 to $150,000.00; in 1909 to $310,000.00, and by October 31st, 1912, to $831,600.00. During the same period the paid-up capital has increased from $36,040.00 to over $535,000.00 and the security to policy-holders from $56,544.91 to $1,174,317.02.

THE HUDSON BAY FIRE INSURANCE CO.

The Hudson Bay Insurance Company is another of Vancouver's home financial institutions. It was organized in August, 1905, with a capital of $100,000.00. This was increased to $500,000.00 in 1908, and in 1910, when it received a Dominion charter, the authorized capital was increased to $2,000,000.00.

With one possible exception the growth of the Hudson Bay Insurance Company has been more rapid than that of any similar company in the history of the Dominion. It is today one of the most substantial of Canadian fire insurance companies, ranking fifth in the amount of its security to policy-holders, and seventh in the total of its premium income. Its steady growth is shown by the statement of its premium income given below:

1905 (3 months)	$ 536.60
1906	22,893.01
1907	45,211.54
1908	46,628.02
1909	98,732.20
1910	316,919.79
1911	330,095.56
1912 (first eight months)	347,479.32

Another evidence of the company's successful management and rapid growth is shown by the steady increase during the past five years of its total assets, as follows:

May	1,	1907	$ 47,148.40
Aug.	31,	1907	124,977.12
Dec.	31,	1908	297,101.86
Dec.	31,	1909	571,486.57
Dec.	31,	1910	612,851.88
Dec.	31,	1911	1,000,209.04
June	30,	1912	1,244,774.97

In the past two and a half years the company has distributed to its shareholders dividends amounting to $70,978.52. This is equal to a return of 26.70 per cent. per annum on the paid-in capital. In addition, the company had a net surplus of $56,182.79 at the beginning of 1912, which will be considerably increased during the current year. Further, the investments of the company amount to $239,159.67, including its handsome head office building in Hastings Street, Vancouver, which has been erected during the past year.

The company is governed by a board of influential directors, and is under the management of Mr. Chas. E. Berg, who has been with the company since its inception. The company has an organized force of over 1,000 agents throughout the Dominion.

MUTUAL FIRE INSURANCE CO. OF BRITISH COLUMBIA

A company which was called into existence by the peculiar conditions in the West is the Mutual Fire Insurance Co. of British Columbia, which has its headquarters at Vancouver.

Started in 1902, it was the outcome of the idea that the farmers of the province, by uniting as a mutual company, could get insurance on better terms than could be offered by the then existing companies.

So far, this is the only company in British Columbia which works on the lines of a mutual concern, and its power to do so is set forth in a special act of the Provincial Parliament, the Mutual Fire Insurance Companies' Act, passed in the year the company was started. There are, however, a number of companies in England working on a somewhat similar plan, and several in the Prairie cities. As carried out in the present instance, the system is that the

insurer makes a fixed cash payment per 1000 dollars of insured property per annum, and, in addition, gives a promissory note for a further sum. These promissory notes are held by the company, and can be realized if the money is needed; but, as a matter of fact, the British Columbian "Mutual" has never, in its ten years' existence, had occasion to call upon the reserve capital which they represent, and year by year the prospect of its ever doing so becomes more and more remote.

The business of the company has been a steadily increasing one. In 1911 there was an increase of $393,500 over the amount of property insured in the previous year, the total being $3,286,394; and up to midsummer of this year there was an increase of $200,000 compared with the corresponding period of the previous year. The company is mainly for the insurance of farmers' risks. No insurance business is accepted in the cities, or in congested districts anywhere, neither is the insurance taken of hazardous property, such as sawmills, factories, etc. Its operations are confined to the province, and agencies are established in all centres in British Columbia where there is sufficient settlement. Unlike some of the mutual companies in the United States, the "Mutual" is strictly limited as to the liability of its members.

The first president of the company was Mr. A. Wells, of Chilliwack, and the idea of a "christening" probably crossed the minds of its promoters when the first policy was issued to a minister, the Rev. John A. Logan, who was connected with the Presbyterian Training College at Westminster. Mr. Logan was at one time secretary of the company. In 1909 Mr. Wells retired from active work at the head of the company, and became its honorary president, his place as president being taken by Mr. Thomas Kidd, of Steveston, who formerly represented the Richmond Division in the Provincial Parliament. Captain Stewart, of Eburne, has been the company's vice-president since its inception. The manager of the company is Mr. William Townsley, who succeeded Mr. C. S. Hubbs in that capacity nearly three years ago.

BRITISH COLUMBIA LIFE ASSURANCE CO.

Another milestone in the history of insurance in British Columbia was marked in the year 1909, when the Dominion Government issued a charter authorizing the formation of the British Columbia Life Assurance Co., with head office in Vancouver. All the insurance companies which had been formed in the province up to that time had to do with fire risks, but here was a company which had come into being to undertake life risks, and a good deal of curiosity was felt as to what kind of a showing it would make. The initial backing was certainly of a reassuring character, and the names of those holding official positions in connection with the company are in most cases still the same. The president is Mr. Jonathan Rogers, who is well known in Vancouver trade circles, being the president of the Burrard Lumber Co., Ltd., the vice-president of the Electric Turpentine Co., and the owner of the Rogers Block. Mr. J. J. Banfield and Mr. Lytton W. Shatford, M.P.P., the managing director of the Southern Okanagan Land Co., Ltd., are the vice-presidents of the "British Columbia Life;" and on the directorate are Mr. L. A. Lewis, president of the Brunette Saw Mill Co., Ltd.; Mr. J. T. Phelan, director of Canadian Financiers, Ltd.; Mr. D. G. Williams, president of Williams & Murdoff, Ltd.; Mr. J. N. Ellis, Mr. T. E. Ladner, and Mr. F. C. Wade, K.C. Mr. Sanford S. Davis is the manager of the company, and Mr. C. F. Stiver the secretary.

It was, no doubt, a species of provincial patriotism—honorable in itself and helpful both to the moral and material interests of the community—which led to the company being formed. It was felt that Vancouver had attained to that point in its progress when it had no need to lag behind the older cities in Eastern Canada in the matter of life assurance; and that, moreover, this was an important step towards securing greater financial independence for British Columbia. Probably it was this condition, more than any other, that induced so many of the prominent men of the province to associate themselves with the venture from the start.

The company, which has a subscribed capital of $1,000,000, began writing business on May 16, 1911, and up to the end of September had written insurance to the extent of two and a half million dollars. This figure, sufficiently striking in itself, constitutes a record, for it is

claimed that no other Canadian company has ever written so much business within the same period of its history.

Spreading its interests well, the company operates in all the three Prairie provinces as well as in British Columbia, and no doubt in time will extend over a much wider field. Its head office is in Vancouver, and its branch offices in Victoria, Calgary, Regina and Winnipeg. It is the only life assurance company in Canada with its headquarters west of Winnipeg.

One thing in its favor is that the Western Canadian, as a rule, insures his life far more extensively than his brothers in the East. The company has had a good start, between $90,000 and $100,000 having been received in premiums in the first sixteen months of its business career.

BRITISH COLUMBIA ACCIDENT AND EMPLOYERS' LIABILITY INSURANCE CO.

This company obtained its charter in February, 1911, from the Provincial Parliament of British Columbia, and was organized by The Standard Trust & Industrial Company, Limited. All the stock was subscribed, the capital being $250,000. The company commenced to do business the latter part of March, 1912. The company issues policies for accident, health, plate glass, automobile and employers' liability and security bonds. The company collected in premiums in March, $800.00, and is now collecting on or about $10,000 a month. The company does business in British Columbia and Saskatchewan, and contemplates opening up offices in the Province of Manitoba. The number of policies issued to date on the company's books is on or about 4,500.

Following are a list of the directors: The Hon. Price Ellison, Minister of Finance for B. C.; Dr. W. D. Brydone-Jack; Mr. Leon Melekov; Mr. J. Alex. Cunningham; Mr. John A. Lee, Mayor of New Westminster; Mr. John A. Allan; Dr. J. L. Turnbull; Dr. J. G. McKay, New Westminster; Mr. J. W. Jones, Mayor of Kelowna; Mr. S. C. Smith, of Vernon; and Mr. Ed. W. Powell, of Port Hammond.

ROOM FOR GREATER ENTERPRISE

Notwithstanding the fact that for centuries fire insurance has been recognized as an absolute necessity in the carrying on of the commercial business of civilized nations, the amount of capital invested in this enterprise has not kept pace with the increased demands for protection. In Canada the fire insurance companies reporting to the Dominion Government have, according to the latest information available, a paid-up capital of only $7,769,272.00. The inadequacy of this for the protection of the industrial, mercantile and domestic interests of the Dominion will be at once apparent when it is mentioned that the premiums paid by Canadian insurers in 1911 amounted to $26,867,169.54. Owing to insufficient capital in the fire insurance business in Canada $18,828,852.66 of this amount was paid to companies incorporated outside of the Dominion, and in the past forty-three years the amount so paid out to foreign companies has amounted to $248,549,180, a considerable portion of which amount has gone to enrich foreign companies and their stockholders.

A SUGGESTED REFORM

Among the people who are interested in the insurance companies of British Columbia I have discovered the existence of a grievance. Under the law of Canada they are obliged to deposit with the Dominion Government a legal reserve for the protection of their policy-holders. This, no doubt, is an extremely salutary provision, and no sound insurance company would wish to avoid it. But it is pointed out that outside insurance companies doing business in Canada are under no such obligation, and on that account may be able to offer more attractive terms to the unthinking portion of the insuring public than they could if the terms of the Canadian law applied to them. The point is a knotty one, but one suggestion submitted to me was that there should be a "life insurance department" in connection with the provincial government to examine the bona-fides of assurance companies opening offices in our midst, and to issue licenses which would be, in a way, a guarantee of their ability to meet such claims as might become due. Such a step would probably be welcomed by all people in the insurance world, whether interested in local or outside companies, who have a due sense of their responsibility to their clients.

The Vancouver Cadets in Australia

INTERESTING LETTERS FROM THE ANTIPODES

WELCOME HOME to the cadets of the Vancouver Boys' High School, who have completed their tour in Australia and New Zealand, and are now on their way back across the Pacific after an absence of several months. Although there was a certain amount of coldness in their reception during the early part of the tour, the feeling of Australia towards the young visitors from Canada very quickly warmed, and everywhere they have gone in the last four months they have had an excellent greeting.

After visiting all the principal cities of Australia, the cadets sailed for New Zealand, and there the hospitality of the people was unbounded. In the North Island they visited some of the most beautiful scenery in the world. They journeyed over the scenes of some of the great battles with the Maori tribes, among the towns visited being Palmerston North, New Plymouth and Wanganni. The Wanganni River was declared to be the most beautiful the boys had seen. This part of the tour also took in Rotorna, with its great geysers and its boiling springs of water and mud. The Maoris were almost delirious in their greeting, and entertained the cadets at concerts, receptions, hakas and poi dances.

Another place included in the round of visits was the scene of the volcanic eruption of Mount Tarawara. In this vicinity is the buried town of Wairoa, the "New Zealand Pompeii." The boiling lakes adjacent are all green and blue, and the volcanic mountains enclosing these waters are weirdly beautiful.

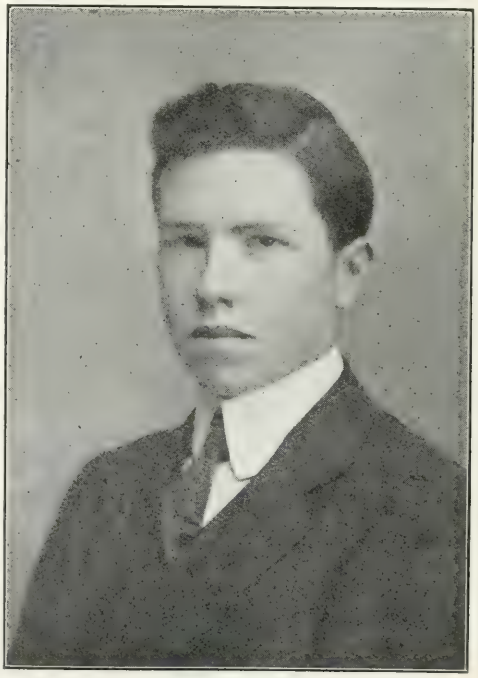
Before leaving New Zealand for home the party were received by the Prime Minister of the Dominion and his Cabinet, and a review was held, when the corps were inspected by the Minister of Defence.

Mr. W. E. McTaggart, one of the cadets, who commenced in our October number an interesting account of the tour, gives some further account of the cadets' doings, and the interesting scenes they witnessed, in messages forwarded from Perth and Launceston. In these letters he writes:

Western Australian people partake more of the type of the Westerner in America in their own way. They have more of the "go" and grit about them than the people of the East have. Their country is not populated so thickly as the East, but the land is fast being taken up and cultivated.

The barren country, as it looks to a foreigner, seems almost unfit for cultivation, but an Australian will tell you that it will grow anything, and such is the case. On some land three crops a year can be taken off. When the writer visited the country at the beginning of spring green peas were being served; quite an uncommon thing in Canada for such a dish to be on the table just after the snow has left the ground.

The scarcity of water in Eastern Aus-



MR. W. E. McTAGGART

MARCHING THROUGH FREMANTLE, ON LANDING IN WEST AUSTRALIA

tralia, and, in fact, over the greater part of the continent, has been the cause of keeping back the flow of immigration. To supply the cities of Kalgoorlie and Boulder with water a small river near Perth had to be dammed, and the water is now pumped a distance of 380 miles to the goldfields. The water takes about four weeks' time to reach its destination, and is kept flowing through the pipes by pumping stations situated at different places along the line.

The scenery about York and Northam is very beautiful, and is similar to parts of Ontario, especially about Peterboro. The scenery about Kalgoorlie, if it may be so called, reminds one of the stories he has read about the Sahara Desert.

The narrow-gauge railway of Western Australia looks like a system that a boy would construct when it is compared with the great Canadian transcontinental. The rolling stock is also toylike, and the freight cars are what a Canadian would call flat cars. In these grain and all other freight is shipped over the lines, covered with a great giant tarpaulin.

The custom of the railways of Australia is to wait until the people settle a certain district, and then to build into it, instead of building first and then taking the people there, as is done in Canada.

Brick is used to a great extent in building. The cottage style in dwellings prevails, and these tenements have no basement and no furnace, as the climate is not so severe as to require them. The fireplace is to be found in every room and here a small fire is made so as to warm the place comfortably.

Jealousy between the States has been the means of retarding progress to a certain extent. The East and the West are bitter enemies and when one claims the least bit of advantage the other complains. Although the States are all united in the Commonwealth, the bitter feeling still exists.

The sheep industry of Australia reaches very large proportions, but it can still progress further, as the land is waiting for the settler. When one thinks that all a man has to do is to put a few sheep on the land and let them graze, and that in a few years he will have a large flock, it is surprising that more people have not gone into the sheep business. Shearing once a year is all the attention that the majority of the sheep receive, and some not even that. The sheep-grazing country of South Australia is very picturesque, and the climate is ideal for the purpose.

Wheat is grown to a large extent, but not nearly so much as in Canada. The average yield to the acre is somewhere about fifteen or sixteen bushels, while in Canada this year the average yield was thirty-seven bushels to the acre. The wheat that is grown in Australia is all sown in the Fall, and harvested somewhere about Christmas time, which is the middle of the Australian summer. Harvesters are used to a greater extent than the binder for cutting purposes.

Grapes are extensively cultivated, especially in South Australia, and the vineyards

THE INSPECTION BY THE GOVERNOR OF WEST AUSTRALIA (SIR GERALD STRICKLAND)

when the fruit is about to be picked are a most beautiful sight. The vines are very thick, and are trained to grow very evenly.

The wool industry of Australia is the means of giving employment to a large number of people. It is taken from the sheep's back by expert shearers, and then baled and sent to the large commission houses situated throughout the Commonwealth, which sell and export the raw product for the producer. The commission plan of selling wool is somewhat new in Australia and has been the means of raising this important industry to higher standards. Personally I have not seen anything of the effects of the rabbit pest, but it is said that in one night the rabbits can destroy a fine crop of grain. Kangaroos in some parts destroy the work of the farmer, but that is in the newer sections of the country.

Australians say that the reason why this country is so thinly populated is that a man who intends to emigrate from the Old Land thinks twice before he buys his passage. The journey is long, and takes from four to six weeks, while the prospects may be poor upon arriving and therefore he must have enough ready money to tide him over the first few weeks. It would appear that in these respects Canada offers a more attractive prospect.

In modern inventions, too, Australia is behind her sister colonies, as she is so far away from the busy centres of the world's activities. Her cities are fairly modern. The buildings are built with an eye to beauty, and the bold, striking effect of the average American street scene is lost.

Australia is a wonderful country, and is going to be a great colony in the years to come. Large areas of land are waiting for the settler and if he has not enough money to start on the land, the Government will help him, giving him thirty years in which to pay back the amount which be borrowed. Living is cheap in the Commonwealth. A good suit of clothes can be bought for £4 ($20), and boots are about the same price as in Canada. Household furniture is about the same price, but rents are lower. A four or five-roomed brick cottage can be rented for from 15 to 20 shillings ($4 or $5) a week, and that within a comfortable walking distance of the centre of the city. The real estate craze has not "caught on" as yet, but no doubt will in time to come. In the city of Adelaide I was shown over a nice six-roomed cottage with over fifty feet of land, the lot being about 150 feet deep, and facing a well-paved and nicely-kept street. The price was £800 ($4,000). Such a home in Vancouver would be worth anywhere from $6,000 to $8,000.

Australia wants people on the land, and the sooner her inhabitants settle down to that life the better it will be for the people and for Australia herself.

Editorial Comment

AN INHERITED DEBT

NO NATION in the world, probably, has ever been situated with a set of conditions so favorable as ours in Canada. We are boastful sometimes that we are not burdened with the mortgages of militarism which still are crushing much of the best life out of the old world. We see the pity of it, too, out here, in the glass house which has been built for us and which nobody now for a hundred years has thrown a stone at, that we should be expected to pledge our pampered lives and protected treasures toward the possible settlement of disputes in which we have neither voice nor direct personal interest. The present Balkan conflagration may set fire to all Europe. Great Britain may be dragged into the fiery vortex. How does this concern us? The ancient and hereditary debts of Great Britain are her own and not ours, we sometimes say. Not ours indeed! Then whose? Have we no obligations toward Great Britain who brought us into being? Who spent her blood and treasure for our defense when we could not defend ourselves? If our parents have contracted debts in order to educate and support us—and defend us—are we to abandon them when they may need us, if we are able to stand alone?

But can we stand alone?

Even if we are ingrates, are we fools? Have we not now asked, and, for a long time yet, shall we not ask for more than we have to give?

The whole question of Canadian defense is one not of being taxed; it is one of paying a debt.

* * *

THE PRICE OF LIFE

THE PRICE of a foothold on the planet is still pretty heavy in some parts of the world, but nowhere is it what it used to be. Since the rise of modern science, the struggle with nature is not so keen as it was. We have learned so many of her tricks and secrets that in numberless ways we have circumvented and beaten her. Instead of being the remorseless enemy before whom pitiful millions for ages have stood awed and trembling, we have cowed the monster which so long has taken her toll of human life in spite of our mummeries and our prayers. Perhaps, where our prayers have been answered, is in the spiritual awakening, the intellectual growth, which have led us to observe nature and obey and through obedience force nature to

do our will. Long ago Milton gave utterance to the one great truth underlying the scientific development of the modern world.

"Nature hath done her part:
Do thou but thine."

It has been a growing but sweet surprise to human kind, browbeaten and terrified through their own ignorance, to find that, after all, nature is not inimical to man, and has neither needed nor desired propitiation. It is we who have needed propitiation, obedience, adaptation. Instead of going athwart, now we go along with nature. We may pursue friendly intercourse. When we shall have learned as much of God and propitiate ourselves instead of Him, obey rather than bully Him, go with Him and not against Him, perhaps then will await us a spiritual rejuvenation equal to the scientific renaissance we have won.

The price of life is not so heavy as it used to be in feudal times in the tax of militarism. To be sure the tax is very heavy. The burden is very great with Europe an armed camp. But this is only because still we have to undergo a new process of enlightenment, that war is as unnecessary as the Juggernaut—as monstrous as the idol worship in which human lives were sacrificed to Moloch or other alleged gods. "Your god is my devil" said someone to another in the novel "John Ward, Preacher." What militarists call the conditions of growth and the price of life is an unnecessary and futile sacrifice to traditions welling up from the acrid well of the past—traditions bidding us still drink these bitter waters of certain death because our fathers did.

Let me not be misunderstood. I fear we must have navies and armaments and defenses. So long as there is one great militant power in the world with hungry men in it with the *land-lust* upon them we shall have to pay the price of life or go into bankruptcy. It is not my desire that my race be first to say "die." Nevertheless the whole of this matter of banding to kill another band who have something you want is so unutterably and unintelligently monstrous that one dares hope that some day the light will fall upon the benighted mind of the world-man, and that some august world-court may arise in power and dignity, and that world affairs may be settled without killing each other. In a tribunal of justice the most earnest haters of war I have ever known—and those who dread it most—are some of those who have been through one. Some of the greatest and finest spirits I know have been the bravest. Perhaps the most perfect gentleman, the finest spirit, the most consistent Christian rectitude I have met with yet here below, belong to a hater and dreader of war, who in the great rebellion in the United States, having his right elbow shattered with a bullet, was dragged for dead from under his dead horse; mounted another one, and with his bridle reins in his teeth, his sword in his left hand, his right arm swinging by the skin, against

odds of three and a half to one, won the battle which settled the fate of the Confederacy west of the Mississippi River.

No, the great fighters do not belong to the war parties. It was Grant at the close of the war who said "Let us have peace." But if history teaches anything it is that the price of survival is preparedness, and the cost of preparedness is heavy, but it is not so heavy as certain annihilation.

* * *

THE PRICE OF EXISTENCE

THE PRICE of a foothold upon the planet is the acute problem of two-thirds of the human race in Asia. These have not only their struggles with mankind for a habitat, but they have before them the battle for existence, which we have been winning from nature. This must not be left out of account in our own reckoning, for the fight for daily bread is something to be considered on the part of two-thirds of the human race.

One of the elements to be remembered is that whatever else he is, man is first an animal. There are certain things which, as elemental characteristics, must be reckoned with before all others—hunger and thirst. We are led at once when we remember the law laid down by Malthus, and which bears his name, to consider the power of the earth's surface to provide food and shelter to those beings who crawl upon its surface whom we call men, and who are more than animals, and who, by means of their intelligence, are able to multiply the natural productivity of the soil. Nevertheless it remains true that the Malthusian law holds that population has a tendency to increase faster than means of subsistence.

We see everywhere instances which, when there is marked improvement in the arts of life or where new lands are thrown open to new immigrants, for a period it would seem that the rule were reversed, as for example the marvellous improvements within twenty-five years in the arts of agriculture and the opening of new lands in Canada, Australia, New Zealand, etc.

But soon the congested populations of Asia, having adopted new methods of agriculture and industry, will spread out into spaces heretofore unuseable. There will be an immediate expansion of population which in densely populated and ancient lands has a tendency always to keep even with the limit of the economic power of the soil and the industrial and commercial movements. But with their advancement in the other arts, of the first also will be those of medicine, surgery, hygiene and sanitation. With new soil to be cultivated and new methods for replenishing and cultivating old soils the populations of India, China and Japan will leap forward until again the pressure will be so great and the limited opportunities at home so few and inefficient that race movements will begin their steady and irresistible flow into the emptier and more eligible places of the earth. Even though the Chinese are immune from many of the

diseases before which the white races fall, eight out of every ten Chinamen born into the world die before reaching maturity. It is that 20 per cent. which weathers the unhygienic and deadly conditions of modern Chinese conditions which survive, as Ross has pointed out, and these constitute an immune race. When it is 80 per cent. instead of 20 per cent.—in other words when 300 per cent. more than those now living to maturity escape the deadly microbe and four times as many Chinamen survive it—and when the great areas of Chinese soils are covered and this productiveness is intensified and multiplied many fold, when Chinese hillsides once more are covered with forests, when her coal and iron mines are opened and iron industries are springing up all over her new domain—in short when China is awake and at work in the noon-tide of that new day which has just dawned for her, what will happen?

There will be as many Chinese as there are of all mankind in the world today.

* * *

CHINESE FECUNDITY

THERE is no apparent limit to the fecundity of the Chinese race but the economic power of the country to support more. If the pressure of population persists in face of so terrifying a fact that in Hong Kong in 1909, with all the sanitary and other advantages of the administration of the British, the death rate under one year of age was 87 per cent. of all the births reported, what ominous promise for a future when China shall have learned the secrets of sanitation, hygiene and medicine. With famines carrying away a third of the population of whole districts, with rebellions depopulating provinces like the Taiping rebellion, whose toll of lives has been estimated at a hundred million souls; with the terrible waste of infant life, what is the future to look for, when, in spite of all, Chinese population is crowding so close upon the economic power of the soil to sustain life at all? It does not take much to preserve the average existence of a Chinaman. But this little, perhaps a handful of rice a day, lies at the very foundations of life's daily struggle in China. This is the plane upon which world-warfare will be waged—the lowest economic level which will support human life. This, in one land which contains nearly one-third of the human race, and so conditioned, sets the mark for future industrial competition. This is the factor which threatens the white man's standard of being. In one coal mine in China men are carrying 200 pounds of coal two miles, fifteen times a day, making these round trips, for about eleven cents per day.

We often hear from those who have, or think they have, a smattering of economics, that the awakening of China will increase their wants with their power to produce and that increased wants will increase prices and the general standard of living until they have

attained the plane of European or American standards. Two vital points are overlooked. The local competition will be too great, with so vast a population on the verge of want, to raise prices and the standard of living to the vicinity of equal competition with the white races for hundreds of years to come. But should this even not be true, the frightful and irrational fecundity of the race is an element which will always tax the economic power of the soil to sustain life, and *always* tend to make the population outrun the means of existence —hence always keep the planes of competition on or near the plane of the present Chinese standard of living and not on the white man's standard of living.

* * *

SELF-SUFFICIENCY

IT IS a day of sorrow when a son realizes that the day may come when an ageing and beloved parent may be taken away from him. It is a day of shame if in his young manhood he discovers that he has not endured the discipline of that training necessary to fit him to earn his own livelihood and generally conduct and defend himself like a man. Manhood should have thrown off the parasitisms of youth. We cannot lean on our parents forever. The world was not made that way. Some day there may be those who will want to lean on us. It is so with nations. It is so with Canada. It is not an agreeable prospect that Canada remain forever in leading strings and pinafores—sucking pap.

The perils of Empire, with impending world changes, together with our own problems and dangers, demand of Canadians once and for all that we get ready at once to face the possibility, while we work and pray to avert it, that Great Britain no longer may be able to help us. Then it will be our duty to help her. Even now we must act more like men or talk less like children. Every right-minded Canadian is ready to agree that we must do something worthy of ourselves in the pressing matter of imperial defense. Every rightminded Canadian ought to agree that any defense measure which does not look toward developing our own strength equipment and self-depending efficiency is inadequate and must be abandoned.

Those who have kept pace at all with recent French history will read with edification the article, "The New Renaissance in France," in the *Edinburgh Review* of July, 1912. It covers the causes which lie at the foundations of what has been called a new Renaissance in France. So long as England was behind the French with her fleet, so it is said; and so long as Russia was at their side with her legions, France remained in a state of over confidence and under preparedness. Then, too, they had their "Syndicalists" and Anti-Militarists like Gustave Herve; the organization of revolution and anarchy, and a general self-satisfaction based upon a false sense

of security—until "Le Coup d'Agadir" when the flames of French patriotism broke out and France began to feel that she must be able to stand alone.

"Only the strong are respected," said Ex-President Loubet. France began to see that if she allowed herself to drift she was lost. Her alliances had a deadening effect upon the spirit of the people. Therefore France must be self-sufficient. The teaching lately has been that France's best lesson is that she can look only to herself for salvation. M. Cheradame closes his book, "La Crise Francaise:" "If she (France) comprehends the imperishable truth of the old adage 'Union is Strength' . . . . she is at the dawn of a new Renaissance."

* * *

NATIONAL FOUNDATIONS

"The world exists only by the strength of its silent virtue," says Ruskin.

THE FOUNDATIONS of national efficiency are laid in the individual character of the people of a nation. They do not lie in military prowess or power. These may make a nation great but they cannot keep it great. There is no possibility of enduring nationality, to say nothing of worthy nationality, without these individuals of the nation who are built up in truth. But this is not enough. There must be social adhesiveness, that which is cemented in the patriotic spirit; and a sound religious spirit is and always has been the best national cement.

A nation, to be enduring, must also be adaptable. It must be elastic or plastic enough to adapt itself to new conditions. Those nations which have passed off the world's stage have been those which were swept away by the superior military force of their neighbors or those which, entangled in the cobwebs of their own traditions or pickled in the vats of their institutions, have found an easy and painless death and decent burial. Spontaneity is the *sine qua non* of national survival and efficiency.

"Earth's surface is strewn," says J. O. P. Bland in a recent *Edinburgh Review,* "with battered monuments and dead cities, whose deep-rooted traditions could not be modified in time to cope with the sudden emergence of new and destructive forces."

The nation which cannot recognize and adapt itself to the new conditions of today—the nation overwhelmed in its Past and standing with its back toward the Future—is facing its own destiny—Oblivion.

* * *

"THE OUTLOOK" AND THE OUTLOOK

THERE is no paper in England which sees with clearer eye or sounds with clearer note the Imperial needs of Britain than does *The Outlook.* There is and has been in it no trace of the sloppy optimism which is the curse and may be the damnation of the Anglo-Saxon race. It has no sympathy with the British gospel of "muddling

through," but faces ugly facts as Bismarck used to face them—and accepts them at their "face" value. We do not agree with *The Outlook* when it seeks to gain a partisan advantage over the present government's friendly overtures to the United States, when it gave Japan notice that Great Britain would not be dragged into war with her cousins by Japan. This was sound statesmanship. Neither was this act the cause of the recent redivision of Asia under the ill-starred understanding framed up by Baron Katsura at St. Petersburg. The bargain between Japan and Russia which divided between them over a half of the Chinese Empire in Mongolia and Manchuria alone was made possible, inevitable, and as *The Outlook* points out the precedent was set by the present British government when Sir Edward Grey notified the Chinese government that England had determined no longer to tolerate the Chinese assumption of the subjection of Tibet to the rule of Pekin.

By way of parenthesis, "what England has determined" in matters of Imperial politics, and for which the Empire without a voice or protest pays the piper, is beginning to rub the skin red out here on the Pacific coast, and as to taking up with Japan against the United States under a treaty in which we had no voice, the measure would not be popular in British Columbia, nor indeed in West Canada. Out here blood is thicker than water and we feel that the time approaches when we should be making our treaties with the Anglo-Saxon rather than with the Malay.

* * *

Few papers dare be as blunt and truthful as *The Outlook*. Few soldiers would dare say what Lord Roberts dared to say. "It is only by such warnings as Lord Roberts', addressed to the Manchester meeting of the National Service League, that the country will be stirred to a sense of our impotence as a first-class power. We have permitted new conditions so to overtake us that we are ceasing to be reckoned in the counsels of nations. From being the mistress of the seas, we have sunk to a precarious superiority in home waters. According to our best naval and military judgment, that superiority will not remain long unchallenged. But granting that we continue to hold the North Sea, are we, as trustees of a Great Empire, to be content to sit behind an immobile ring of battleships? We have world-wide responsibilities on land and sea: we cannot fulfil one of them except at the pleasure of Germany."

We congratulate *The Outlook* on daring to tell Great Britain so unpalatable a truth—in daring to hint that there is somewhere recreant stewardship in leaving the Pacific Empire defenceless.

* * *

Says *The Outlook* again: "The nation must indeed be sunk in 'selfishness and self-indulgence,' to quote Lord Curzon's words, if it is not impressed by Lord Roberts' powerful appeal in Manchester. . . . The burden of that appeal he concentrated in a single sentence

which ought to have the rallying force of a bugle-call on British hearers. 'Arm,' he said, 'and prepare to quit yourselves like men, for the day of your ordeal is at hand.' . . . We have seen a tiny state like Bulgaria place in the field an army almost twice the strength of that expeditionary force upon which we have to rely in this country to defend our Empire, to back our diplomacy, and to support our friends and allies among the great powers of the world. It is surely time that we assumed a less exalted rank among the nations or began to accommodate our armed equipment to the measure of our claims and obligations. . . . Germany has already made her challenge so effective that England has been compelled to draw home her once far-flung battle-line and concentrate her naval might in the North Sea. Lord Roberts described the position with remorseless candor. 'The fact is,' he said, 'we have lost command of every sea but one—the North Sea—and our supremacy over that sea is now a matter of dispute.' The danger at the central citadel of the Empire has deprived our navies of their essential attribute of mobility. They have become, in an almost literal sense of the words, 'wooden walls,' fixed ramparts, restricted to the defence of our shores and no longer capable of that free and unfettered action by which alone they can perform their proper function in time of war. And why is this? Lord Roberts gave the reason in a single pregnant sentence. It is because 'this Empire is practically defenceless beyond the first line. Such an Empire,' adds this grand old veteran, 'invites war.'"

* * *

For several years the present Editor of the BRITISH COLUMBIA MAGAZINE has been preaching the same doctrine in England, uttering the same warning. But his voice, like the voice of *The Outlook* and all other such voices in England, where there is no longer an Imperial policy, but an insular policy, and a feeble one at that, has been a voice in the wilderness. Great Britain does not like to be warned of danger or disturbed in her repose. Such things interfere with cricket and afternoon tea. Last autumn, in an article in *The Outlook,* the Editor of this magazine said, speaking of the relation of British Columbia to the Panama Canal:

> If we like we may have our share in the natural resources of our own Empire on the Pacific, and a lion's share of the world's commerce on the Pacific, provided we have not definitely abandoned the Pacific Ocean to the yellow man.
>
> Briefly stated, the relation of the Panama Canal to the British Empire is the relation of the sea to supremacy, of ships to the sea.
>
> Nothing is more certain than that if we hope to profit by this new commercial world movement now beginning we must have an Imperial navy on the Pacific Ocean, not only worthy of the best traditions of the British race, but which will be adequate to protect all our new interests on that ocean, as well as all our old ones. But how are we facing this situation in this, the second decade of the twentieth century? We have withdrawn our navy and left our commercial interests to flourish by courtesy of the nation which is destined to be, and is already, our keenest rival on Western

waters. If this is good statesmanship it is at least very bad business, for Japan has set out for the mastery of the Pacific, and she has assumed that role by our leave.

Unless the Empire is ready to go out of business there is no sane policy which may stop short of building battleships—and more of them. It is time for every Briton to understand that we are not confronting an easy situation. There are no possible solutions for our problems which do not involve expenditure and sacrifice. We must keep on building ships as long as we have iron to use, or gold to buy it with, and it is time we understood that all the British money which is now going into Japanese warships should be building British warships. We must come to this policy or lose the game. Indeed, I believe that we are approaching once more a heroic age in British history when we shall be called upon squarely to face again the "categorical imperative" involved in that word made glorious and made British by many a national hero, the simple, plain, homely word DUTY.

But instead of facing the inevitable what are we doing? Instead of pursuing the policies which upheld Nelson and Wellington we are adopting a policy of economy, retrenchment and retreat. We have taken to farming out our defences. I wonder how many of us appreciate the humiliation of our position; but the humiliation of our position is not the only factor, there is the danger of it. We are drifting along in our lotus-eating policy toward slow Imperial suicide. We have called home our ships from the seven seas, and I remember the warning of Mr. Garvin a few weeks ago that the calling home of the legions heralded the downfall of Rome. You have withdrawn your fleet from the Pacific Ocean and left the defences of British Columbia and Australasia to the fleet of Japan. You are withdrawing your fleet from the Mediterranean and you are keeping your corn routes open by courtesy of France. The next logical step in this un-British programme is to turn over to Russia the defence of the Indian Empire.

This monstrous situation is raising in more than one breast the question "Is the Empire to break of its own weight? Are we no longer equal to the tasks of Imperial defence?" There is something shameful in such a situation, while there are men and money available in the Empire. There is something shameful in your putting British money in Japanese warships, if you have not enough money to put into British warships with which to defend the Empire.

It begins to look as if we on the Pacific shall have to defend the Imperial Pacific heritage.

World Politics

A CANADIAN POLICY

By FRANK BUFFINGTON VROOMAN

WHEN we were children at school we were shown the red places on the map and told that they stood for the 14,000,000 square miles, more or less, of the British Empire—one-fourth the land surface of the globe—all ours: and that the blue places were the seven seas, three-fourths of all the surface of the globe—all ours. Pride and patriotism have been the warp and woof of the garment wherewithal we have been clothed.

We have fallen into the habit of taking this for granted. This is a very bad habit in a world where all that changes not is change. The red places are ours. Possibly we may keep them. But the blue places are six parts ours no longer, and we cannot keep the red without the blue. Over all these areas the future geographer casts a shadow for on the palette of Destiny the Fates are mixing much yellow.

From many sources we have proofs of the growing consciousness that Great Britain alone no longer is able to hold her own. This is not a pleasing reflection but it is a true one. This feeling prevails widely relative to the complications of European politics without reference to the more distant but by no means more remote peril of the Pacific, to which Great Britain seems oblivious or apathetic. In short, the Imperial situation is more serious even than it is supposed to be in England, taking on each day, as it seems, new aspects with the rapid, unprecedented and revolutionary movements of world affairs.

The defences of the British Empire today are in a condition to frighten any patriot with knowledge of the situation and imagination enough to realize their appalling significance—or rather insignificance. The people of Great Britain seem to have lost the Imperial conception when it comes to the proposition of Imperial defence. From a week-end to a year's-end one will hear of practically nothing in England but the defence of the British Islands and that from the North Sea, and even there they have no well-protected bases. In the last six and one-half years each country has built exactly seventy-one destroyers. Germany with nothing to defend is doing practically as much as Britain with a quarter of all the world worth having to defend or lose.

There is a simple proposition, which I shall not think of proving, for one who will not accept it has not the basis of an argument with me.

The security of Empire depends upon supremacy at sea.

Naval supremacy does not mean a bare naval preponderance in the North Sea. There are six more seas. These the Empire has abandoned. Those parts of the British Empire on the undefended seas will not find honey and molasses sufficiently adhesive to hold the Empire together if any other first-class power ever concludes that her people need these empty Anglo-Saxon countries more than we do.

One of the immediate tasks of the British statesman, therefore, is to find out whether there is such a possibility on the horizon.

There is before us, therefore, at present, one of those problems which challenge the plenary and infallible inspiration of our blessed British gospel of "muddling through."

I say the Empire has abandoned the six parts of seven in which once it was supreme because practically the whole British navy is in the North Sea. This is not the point, but it must stay there—stay there one year or one hundred years—until the German question is settled. The outlook is not promising for an adequate fleet to be sent soon from Great Britain to the Pacific Ocean.

It is dawning rather late upon the peoples of the Overseas Empire that Great Britain has a serious if not vital problem in the North Sea.

The Motherland must be defended. This is the first British duty. But it has not yet dawned upon the people of Great Britain that we have one as serious here on the Pacific, while they are equipped for defence and we are helpless—at the mercy of the first marauder. Thirteen million nine hundred thousand square miles out of the fourteen million square miles of Empire are undefended. It is an extraordinary coincidence that this is the exact proportion of the Empire which has no constitutional voice or vote in those Imperial policies which involve our life or death. One hundred and twenty-one thousand square miles out of the fourteen million square miles are defended by the whole British navy. The wonderful coincidence again is that these one hundred and twenty-one thousand square miles deny representation to all the rest by voice or vote, and the present Premier of Great Britain (there is no Premier of the Empire) declares that the Imperial counsels involving the life or death of Empire, the solution or annihilation of British nations and British continents overseas *cannot be shared* with those British nations and continents overseas.

My point is that the defence of the British Islands does not constitute the whole problem of Imperial defence. But this is all that Great Britain seems to have made provision for. This is all for which we have any evidence that there is any deep concern on the part of her statesmen. The apathetic attitude of Great Britain toward the Pacific situation is the most serious problem in the Empire today. One need not minimize the German problem. It

is very serious. But wise statesmanship could settle that without war. Nothing can settle the Pacific question but British population and defence. The world is big enough for Germany and Great Britain. But the Pacific is not big enough for British and Japanese supremacy. The rewards of Pacific supremacy are India, Australasia—indeed the Pacific Ocean. They cannot be held by the weaker power on the Pacific. Eventually they will fall to the stronger power. On the day of this writing the word comes from Australia in the despatches from Melbourne (November 11th) stating that King Witriama, who claims to be King of the Loyalty Islands in the Pacific Ocean, is urging the Federal Government of Australia to secure the transfer of these islands from the French, so that his kingdom may be under the control of the Australian government.

Witriama is making claims that the islands are overrun with Japanese soldiers, who are migrating to the islands to settle there in view of the use of these islands as a base toward the future occupation and population of Australia. The king is making his statements and representations in no uncertain tone and the Australians themselves seem to be alive to the danger of a group of islands in such dangerous proximity to Australia being occupied by a nation either at enmity with Australia or having designs on Australia.

Outside the menace of the North Sea the first concern of the Empire is that lonely continent in the South Pacific sprinkled with a white population of four and a half millions, menaced by a thousand million Asiatics to the north of them—looking southward with land-hungry eyes. Can we look upon this hideous fact and sleep nights—much less daytimes? And that all the year round? Four and a half to a thousand is the ratio of Australia's chances of survival.

The appalling disparity between the four and one-half millions of whites in Australia and the one thousand million yellow people in Asia has not yet dawned upon Great Britain. There are some advantages in the conservative temperament, but there are few in the temperament, however amiable, and in the optimism however complacent, which is blind to a set of new facts, which like the ancient sphinx presents a riddle which must be solved at peril of our destruction. It is bad enough to be blind or helpless in such a world as this, but to be both, and that wilfully, is to lose the game.

Here also is the vital problem of India. Her problems are both naval and military. "The first principle of Australian defence," says Homer Lea, "is the defence of India. . . . It can be regarded in modern times as a basic principle that whenever a rich and sparsely inhabited region lies within the sphere of the racial expansion of greater and more populous empires that expansion will result unless prohibited by the potential or actual power superior to that of the expanding race."

"So closely associated is India with the continuance of the

Empire," he continues, "it is by no means certain that an invasion of England would not be preferable to the conquest of India. . . . In the wreck of India is to be found the Golgotha of the Saxon. . . . The retention of India depends upon a single factor—the military supremacy of the Empire, not alone in India but upon all its frontiers."

Fourteen millions of square miles of Empire! Thirteen million nine hundred thousand of them with 350,000,000 people, without an adequate defence and without the possibility of a defence, until Germany's permission is given to Great Britain, or until we are ready to make that defence for ourselves!

And nearly one hundred and thirty-nine one hundred and fortieths of our Imperial area without a constitutional voice in the counsels or a vote on the policies of Empire!

This is the appalling situation on the Pacific. The question is: How long can the Empire hold together on this impossible basis?

Everything went merrily as marriage bells until a new and sinister stranger appeared to forbid the banns. Asia has challenged the nuptials of Empire. Now what are we to do?

The main question is our defenceless Empire. That is what we must look to. It is no theoretical problem. It is not a question of finance. It is a question of the defencelessness of nearly one hundred and thirty-nine one hundred and fortieths of the lands covered by the British flag. This is vital.

If the Empire depends upon the British navy we must reckon with the dreadful possibilities involved in that navy—whether it floats or sinks—for as the navy so the Empire floats or sinks. It is an unnatural and artificial situation. But it is the situation. So it has been ordained and so it is. We must meet it.

The two plans which so far have been proposed to solve our navy question are like the plan of the farmer in the fable who put a stone in a sack to balance his wheat on the back of his donkey. Is it not possible to find a solution which will accomplish several things instead of only one thing?

The plan of a simple cash contribution will ease momentarily a national exchequer already full and will be equivalent to our pouring so many millions into the North Sea. The plan of a Canadian navy in the Atlantic Ocean will place our defences where they are not needed, and probably never will be needed, and that on a wrong basis. The plan of a Canadian fleet of the Imperial navy in the Pacific Ocean, while fulfilling entirely every obligation we sustain to the Mother Country, will revive British prestige in the Pacific Ocean; put us in position to help defend the Pacific Empire and at the same time begin the necessary training of Canada to make her a self-defending as well as self-depending nation.

We cannot put Canadian money in the North Sea. Britain does not need it so long as London has money to invest in Japanese

warships for a return of four per cent., and without a possibility of being paid back except Japan borrow more money to do it. Great Britain can defend the British Islands. If she cannot, how much less can she defend the Empire. If she cannot defend the North Sea, how much less the world's oceans where she has been supreme. If the day comes when Britain cannot defend her own islands, that is the end of British supremacy—the day we must go out of business as an Empire.

If there is any solution of this Canadian navy question which can solve all, or most of the difficulties, obviously that is the best one to adopt.

To begin with there are several boundaries we may not cross. Our decision must fall within their limits. Otherwise there is no solution. We must set up four corner posts and fence in our decision —our solution—for there are several ultimate and persistent factors which must be granted before we offer solution of the problem.

First is the point of view. That is the indivisible unity of the Empire.

Second is the indivisibility of the navy. There cannot be two or three British navies.

Third is the indivisibility of defence. We cannot defend the British Isles and leave the Outer Empire open to the first marauder.

Fourth. We must adopt a plan which will inaugurate the discipline of the Overseas Dominions in the arts and equipments of self-defence. An adequate Canadian policy must include all four of these propositions.

It is not necessary to prove but to assume the point of view and stick to it. If this is not held to by a sufficient number of people, the supremacy of the white man on earth is done.

With this point of view there can be no possibility of a second and independent Canadian navy. We must have a Canadian fleet of the British navy and that must be on the Pacific Ocean to co-operate with Australia and the rest of the Pacific Empire in the defence of the neglected and undefended Outer Empire on the Pacific Ocean.

The Imperial idea has got to be big enough so that any question which is life or death to any part of the Empire may be considered in the Imperial policy. But how is this to be done without a voice in the counsels or a vote on the policies? We have a different set of problems in the Pacific from those in the Mediterranean or the North Sea. The one cannot be sacrificed to the other. The Imperial idea must include them both or we are no Empire. The Pacific Empire must understand the conditions of life in Europe. Great Britain must understand the conditions of life on the Pacific. Imperial policy must provide for both sets of conditions. It must neither furnish opposition nor demand sacrifice. It must proclaim synthesis. For the Empire is one.

Business and Patriotism

"THE FINANCIER should not only help the statesman but he should be a statesman. The financier who is also a statesman cannot possibly consider an investment merely in the light of the present and immediate dividend. He must consider the social and political aspect of investments in all their large and reciprocal relations. When British investments are diverted into unrelated parts of the world outside the Empire, all the strength and interrelation are lost. The momentum of increment is lost. The future of that investment is lost to the Empire and you draw nothing but a dividend at Imperial expense." We quote these carefully considered and significant words from a very thoughtful paper on "Imperial Preference for British Investments," read this week by Dr. F. Buffington Vrooman to the London Chamber of Commerce. Dr. Vrooman is the editor of the *British Columbia Magazine,* and is quite the ablest writer on economic and Imperial questions in the Dominion of Canada today. He said a great deal in this interesting paper which very much needed to be said at this point in our wider national history. He was not asking the British investor to make financial sacrifices for the Empire's sake—to be content with a smaller profit and a less adequate security through the indulgence of his Imperial patriotism. Even if he had done so, he might have found some recent precedents in our Imperial history for the postponement of material interests to higher considerations. "I could show you if I liked," he said, "an example of sentiment in business and politics too, if you please, in the recent elections in Canada, where tens of thousands of Canadians forgot their business interests for a sentiment, and they voted against their business interests to keep these interests within the Empire." A great part of Dr. Vrooman's lecture was devoted to a demonstration of the superiority in every respect of investments in Canada, perhaps especially in British Columbia, and in the Empire generally over investments in such a country, for example, as Japan. He dwelt on the advantages in economic security, that is in the immense undeveloped resources of the Empire, and in political security, that is in the conditions of order and stability under the British flag which are offered by investment in the Empire.

It is almost unnecessary to insist upon the first of these points. Dr. Vrooman summarized the argument in a single pregnant sentence: "Here is a fundamental proposition which must be kept in mind in all the consideration we give to Canada with regard to its past, present, or future—that no reputable person in the history of the Dominion within the last forty or fifty years has been able, in looking forward for any considerable time, to make any predictions as to the future growth and development and prosperity of Canada which has been bold or daring enough to keep up with the actual development of the country. There has been no dream which has not been overtaken by the facts." Such conditions as these give an advantage, a "momentum of increment" as Dr. Vrooman expressed it, to Canadian investments such as can never be afforded by an old and comparatively exhausted country. As regards the question of political security, there is surely an *a priori* advantage in holding one's investments under the moral and legal safeguards, as they are now and as they can be made, of the British Imperial system. No doubt there are questionable elements in the process of financial and material development in the Empire today. Dr. Vrooman even described the situation in London as "most serious." Many fraudulent propositions are being brought to the financial centre of things and there is a need of more efficient and responsible supervision. The lecturer pointed out that an inspector of trust companies has been appointed by the Government of British Columbia, and that this official is quietly closing up a large number of unsound or piratical institutions which otherwise would have preyed upon the public. It is an excellent suggestion

of Dr. Vrooman's that the same government should establish a board of trade and finance, or some such organization, with its headquarters in London and with a corps of official experts in British Columbia who would supervise the whole field of exploitation in timber, mining, land, emigration, and so forth. Such an institution would go far to remove the reproach to which we have referred. It is a scandal that the countless legitimate propositions that are and will be presented to the British investor's consideration should be in any degree discredited by the results of these blackguardly financial operations. The development of Canada and of British Columbia in particular is only just beginning. The opening of the Panama Canal will introduce a new era of material progress. It is much to be desired, therefore, that some such safeguards as Dr. Vrooman suggests should be provided without delay in the interests of those who are taking and will take a share in the development of these incalculably rich domains.

Dr. Vrooman reminded the Chamber of Commerce that this country has put something like a half-billion pounds sterling into Canada alone. We agree that money was never better spent. The lecturer illustrated the value of the return by one vivid fact. He advised the "cosmopolitan financier" to reflect that if that money had gone outside the Empire, "Premier Borden and his cabinet would not be over here just now to inform Germany that Canada is going to help build your navy and help defend your Empire." We need not follow Dr. Vrooman in his elaborate comparison of the resources of British Columbia and of Japan. Perhaps, as Mr. Faithfull Begg pointed out, a certain amount of political sentiment has mingled with our investments in Japan. But, as regards the lecturer's main propositions, we are entirely in sympathy with him, and we trust Dr. Vrooman's address will be widely circulated, not only in this country but throughout the whole British Empire.—Editorial leader, *Outlook* (London).

Cranbrook in the Kootenay

By Currie Love

One of the lovliest countries in the world is that of the Southeast Kootenay in British Columbia, and in the prettiest part of the Kootenay is situated Cranbrook, a little city of 4,000 people, which is surrounded by splendid fruit-growing country, great mineral wealth, excellent timber, good ranching and farming land, and where you may obtain the best kind of sport in fishing and hunting.

Cranbrook is the commercial centre and distributing point for the district. Twenty-five saw mills, with an average daily capacity of 1,000,000 feet, board measure, and a number of mills turning out railway ties, mine props, poles, posts and piling, contribute materially to the financial prosperity of the town. It is also the employment and supply centre for the mines, and the market point for the farmers of the district.

One farmer in the immediate vicinity of Cranbrook made $3,500 from seven acres of small fruits last season. The valley provides unequalled soil and climatic facilities for the growing of strawberries, raspberries, gooseberries, and, in fact, all shrub fruits, as well as for the cultivation of apples, the "Wealthy" apple being the most popular variety in the district.

The local markets are good and transportation facilities excellent. Land may be bought for $5 to $35 per acre, and the valley is particularly adapted to British settlers, since the climate is mild, not too hot in summer and not too cold in winter, more nearly resembling that of Great Britain than the climate of other parts of Canada.

Mr. Peter Lund, Wardner, B. C., managing director of the Crow's Nest Pass Lumber Company, Ltd., and owner of much agricultural land in the district, writes: "I have resided in this district for thirteen years, and have been a close observer of its growth and development. I consider that both climate and soils here are highly adapted for the production of all kinds of garden products, hay and coarse grains, and many of the hardy varieties of fruit trees thrive and produce abundantly."

John Bennett, practical farmer of St. Mary's Prairie, a farming district tributary to Cranbrook, says: "I filed on the section of land I am now working about nine years ago. The soil is a good clay loam, and is well suited for mixed farming. I have a large area of pasture land and a long summer makes dairying very profitable, there being an excellent home market for dairy products. All grain crops do well, particularly winter wheat and rye. I can secure from $20 to $30 the ton for timothy hay right at my barns. I have also done well with small fruits. I set out two or three rows of currant bushes about five years ago and have had a bumper crop every year since."

Other farmers write similarly encouraging letters regarding their practical experience in the district, one rancher stating that he has netted from $700 to $800 an acre from strawberries every year for the last four years.

The valley has a remarkable reputation for mineral wealth. In fact the first thing that brought the East Kootenay to the attention of the outside world was the discovery of gold. As early as 1864 placer claims became rich deposits were discovered

BULL RIVER CANYON

SOME OF THE HYDRO-ELECTRIC POSSIBILITIES OF THE DIVIDE

ONE HUNDRED ACRES IN POTATOES OF A 1,779-ACRE FARM

PICTURESQUE SURROUNDINGS RELIVE THE MONOTONY IN FARM LIFE

A FASCINATING RESORT FOR THE SPORTSMAN AND THE TOURIST

MIXED FARMING IS VERY PROFITABLE

THE FORESTS AFFORD THE BEST ASSURANCE FOR INDUSTRIAL DEVELOPMENT

on Wild Horse Creek, back of Fort Steele. This resulted in an influx of prospectors, and the "old-timers" will tell you many an interesting tale of the early days when the hills were covered with parties of miners, and Fort Steele was a "wide-open" town, with gambling, drinking and fighting as its chief amusements and the high level price mark for every commodity. Fort Steele is just a quiet little place, with nothing unusual or startling about it, except the beauty of its surroundings and the quality of furs brought into town by the trappers.

Just recently the writer saw a small room in Fort Steele with $2,500 worth of raw furs right from the trapper's hands crowded within the four walls. There were marten, lynx, mink, ermine, otter, beaver, timber-wolf, wolverine, mountain lion—all varieties of "big game," as well as the small musk-rat, whose fur has become so valuable under the guise of "Hudson seal." Fort Steele is only twelve miles from Cranbrook, so that one need scarcely say that big game hunting in the vicinity is excellent.

The wooded hillsides give a peerless feeding ground for grouse, partridge, and prairie chicken, and the small streams and lakes abound in trout. Wild duck and geese are numerous. In the Rockies, mountain sheep and goat are abundant, and the lucky sportsman may find good bear hunting as well.

A fair amount of gold is still being taken from Wild Horse Creek hydraulic workings, and Perry Creek, ten miles west of the city, is yielding excellent results to hydraulic work. The hills on either side of the Kootenay are rich in quartz ores, and gold, silver, lead and copper are to be found in paying quantities throughout the district.

Splendid motor roads run from Cranbrook in every direction, and a trip through the valley is a favorite run for the enthusiastic motorist. Through practically virgin forest, past the Indian Mission, across St. Mary's Prairie, with its rich green slopes, you race to Wasa, one of the prettiest and most delightful spots in the Kootenay district.

About twenty-five years ago Mr. N. Hanson, just out from Sweden, settled in what was then a wilderness, and today Mr. Hanson owns 1,600 acres of land, where hundreds of cattle graze and splendid crops are raised. In Wasa Mr. Hanson has a modern hotel, with an electric light plant furnished by water power which runs from a charming little stream running through the heart of the fertile district. Mr. Hanson owns also a general store which supplies the wants of the ranchers, a saw mill, a cold storage plant and a garage. He drives his own car and possesses an automobile in which he drives every mile through California last winter.

"Hanson's" as the Wasa Hotel is generally called, owes much of its charm to the picturesque personality of its host, and it has become quite a favorite place for week-end parties from Cranbrook, or a

dinner-party at the end of the short run from town.

Very soon the Kootenay Central Railway, now in course of construction, will make these places so easily accessible that all the charm of solitude with which they are at presented invested will change to the ordinary commercial qualities of bustling city streets. Still, it will be difficult to detract from the beauty of the mountains, which stretch along either side of the valley, as far as the eye can reach.

Cranbrook itself is rich in railway facilities. It may be reached by C. P. R. from all Eastern Canadian points; by Soo-Spokane-Portland line from middle and eastern states, and from all Pacific Coast points; by Great Northern, connecting with the C. P. R.; by C. P. R. from Western British Columbia; by Kootenay Central, under construction, from all points north; and by North Star branch of the C. P. R. from the Marysville and Kimberley mining districts.

The railway payroll of Cranbrook is $75,000 a month. Large engines and car repair shops are located there, employing mechanics and other skilled labor. Cranbrook is a divisional point of the Canadian Pacific Railway, and the headquarters of the superintendent and resident engineer.

The city has two good newspapers, and three job printing plants. It has numerous well-appointed stores, wholesale grocery and hardware establishments, two sash and door factories, brick yard, steam laundry and foundry. It has an excellent electric light system, which is in a position to furnish electricity for power, a municipally-owned gravity water system which supplies pure water from St. Joseph's Creek, and a sewage system in course of construction. The telephone system for the district centres here, and gives remarkably cheap communication between all points in the district.

A school population of 650 is housed in a fine school building. Other public buildings are of good appearance, the city hall, six churches, two opera houses, three banks, a large hospital and a provincial government building being some of those which attract the attention and admiration of the visitor to the city.

A tax rate of 30 mills on an assessment of $1,701,990, excellent fire protection, graded streets, and charming residences add to the attractions of the place, and it seems certain that it will not be long before Cranbrook will assume her position as one of the really important British Columbia cities.

MOUNTAIN SCENERY FROM CRANBROOK

Port Alberni, B. C.

ANYONE who is at all familiar with the history of British Columbia can readily see that an investment in Port Alberni property now, whether city or suburban, will net him handsome returns before any great length of time. Manufacturing sites with the most excellent facilities may be had, there being a very large potential water-power in the falls of the Somass River, close to the harbor. On the waterfront splendid sites are also procurable at reasonable prices, these offering every advantage in the way of trackage and shipping. The C. P. R. has a fine modern depot in the town, and trains connect each day with Victoria, and thence by boat to Vancouver. And now as to the location of the town with reference to the surrounding country. Port Alberni lies at the head of the Alberni Canal, a long indentation on the west coast of Vancouver Island and at the mouth of the Somass River. It is backed and flanked by Copper and Arrowsmith Mountains, which, however, offer no impediment to entering railroads. The site of the town is a gradual slope from the waterfront, opening into the magnificent Alberni Valley, which is already extensively farmed and is one of the best districts on the Island. A short distance from the townsite are Buttles, Cameron and Sproat Lakes, some of the most beautiful bodies of inland waters in the province. These lakes offer splendid opportunities for hotels and resorts for the tourist, and the Canadian Pacific has already constructed some chalets in close proximity to the lakes and mountains. On the ocean, and but a short distance from Port Alberni, stretches twenty miles of magnificent sandy beach, the famous Long Beach, which is the resort and delight of thousands of tourists every summer. It is the intention of the C. P. R. to erect a chalet here, which alone will be a distinct advantage to the town. Most of these features appeal strongly to the tourist, but the townsite itself is such that it offers natural advantages both in a commercial and artistic sense. It is the gateway to a paradise for the hunter, fisherman and tourist, in addition to being one of the most advantageous sites for a great city ever laid out. Excellent motor roads now reach every part of the Island, and there is no difficulty in reaching the Port in a short time from Victoria over the famous Pacific Highway, for which this town is the terminus.

Strathcona Park, in which one of the best engineers possible to be procured is now making extensive surveys for the Provincial Government, and which is intended to be the finest government park in Western Canada, is easily accessible from Port Alberni, and, indeed, the only practicable route into the park is from this town.

As to climate: The rainfall is less here than in Vancouver, which is less than in many parts of the eastern provinces. Severe winters are unknown on account of the proximity of the Japan current, and the summers are indescribably delightful. One great author has described this country as the "Land of always afternoon," an appellation which is most appropriate. The temperature never reaches a degree of excessive heat, and indeed in no part of the province is a more equable and delightful climate offered. In summing up the advantages of Port Alberni, it is seen that it has the natural advantages of a harbor unexcelled, a townsite of ideal location, excellent water-power resources of incalculable value behind it for which it is the natural port; a busy, progressive administration which is engrossed in making it one of the most attractive towns to the homeseeker and manufacturer, as well as investor, in this fast-growing country; banks, schools, business houses, hotels, wharves, factories, railroad, shipping facilities, and in fact every component of a manufacturing and shipping centre. The men who are exploiting Port Alberni are offering what they know to be one of the best propositions ever offered the public, and there can be no doubt but that for every dollar invested in Port Alberni the investor will gain manifold in the next ten years.

We have For Sale

Vancouver Island Farm Lands and Port Alberni Lots

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502 Sayward Building - - VICTORIA, B.C.

Cranbrook, B. C.

Population, now close to 5,000, is rapidly increasing

CRANBROOK is a divisional point of the C. P. R., whose payroll is over $75,000 a month.

Railways: From east and west, the C. P. R., and from middle and eastern States and Pacific coast point, the Soo-Spokane-Portland.

Great Northern, via Lethbridge, Alta., or Elko, B. C., connects with British Columbia Southern (known as Crows Nest Branch of the C. P. R.).

Kootenay Central Branch of the C. P. R. connects with all points north. And the North Star branch of the C. P. R. reaches Kimberly and Marysville districts.

MODERN HOME, SHOWING STRAWBERRY PATCH, CRANBROOK, B. C.

In the vicinity are twenty-five sawmills, five planing-mills, three sash and door factories, mining camps and many other industries, employing a large number of men the year around.

The climate of CRANBROOK approaches the ideal as near as may be found in Canada. The scenery is unsurpassed in variety and grandeur. Large and small game is found in abundance. It is the centre of a district 100 miles square, rich in timber, minerals, etc. From an agricultural standpoint the land in general is well suited to mixed farming.

The fruit-raising industry is as yet in its infancy owing to the fact that up to the last few years the chief attention was given to mining and lumbering. However, experiments have proven so satisfactory, and the markets are so great, that land is rapidly increasing in value.

The different points in the district are connected by first-class roads, in fact the roads are so good that Thomas N. Wilby, while here on his pathfinding trip from coast to coast, said: "The roads out of this city look as if they had been gone over with a flat-iron, they are so smooth."

This city has a municipal hall, new $75,000 post office, six churches, three banks, three theatres, large hospital, two rinks, several places of amusement, five schools, large Y. M. C. A. building, Masonic Temple, I. O. O. F. and K. of P. halls, and eight hotels with excellent accommodation. Also electric lighting, gravity water and sewer systems. Magnificent natural power facilities await development. Large mercantile establishments and wholesale houses meet the needs of a rapidly growing community.

The C. P. R.'s new transcontinental line from Winnipeg to Vancouver will go via CRANBROOK and the Crows Nest Pass.

FIVE AND TEN-ACRE TRACTS OF FRUIT LAND

Two miles from CRANBROOK. $100 per acre. Terms to suit. Make your reservations now. This land has risen in value and will continue to rise, not through speculative activity, but because of unexcelled natural advantages of soil, climate and geographical location.

We want to talk business to people who mean business. There are 3,000 acres and IT WILL NOT REMAIN UNSOLD LONG.

Let us send you full information today. Other land in blocks of 5 to 1,000 acres.

THE CHAPMAN LAND INVESTMENT COMPANY

CRANBROOK, BRITISH COLUMBIA

Cable Address—"CLAICO." Code—Western Union.

Creston, B. C.

EIGHT-YEAR-OLD BLACK WALNUT TREE, CRESTON, B. C.

CRESTON is a new town in the heart of Kootenay Valley, commonly known as "Creston Fruit District," and comprising that portion of land lying between Kootenay Lake and the International boundary line.

The valley is twelve miles wide and covers an area of over one-fifth of the genuine fruit lands of British Columbia. One of the most pleasing features of the valley—especially to old residents of the province who have visited Creston for the first time—is the mild climatic conditions in winter and summer. Kootenay Lake never freezes up, wild fowl can be seen on the water all winter, and there are no damaging winds or summer frosts.

The fruit-growers are cheerful and appear satisfied that they have located the home of all homes in the valley. Besides having a cheerful home, they have also a cheerful revenue from berries, tomatoes (that ripen in the open fields from July to late in October), apples, pears, peaches, apricots, nectarines, plums, prunes and vegetables.

While not one per cent. of this great block of land is under cultivation, yet we can easily see where Creston farmers are sure to win, being especially favored with a mild climate, rich soil, no irrigation required, the production of high-class fruit and vegetables, favorable transportation facilities, and one day nearer the great market than any other fruit district in the province.

The present population consists principally of Anglo-Saxon origin.

INVESTMENTS AND HOMES
IN CRESTON FRUIT DISTRICT

Are Safe, and Sure to Increase in Value

R. LAMONT, CRESTON, B. C.

Buys and sells Creston Fruit Land in large or small blocks

REFERENCE: *Canadian Bank of Commerce, Creston, B. C.*

Grand Forks, B. C.

GRAND FORKS' FRUIT EXHIBIT

WITH seven separate lines of three railways, each built and in operation, radiating from this city, Grand Forks has already held an unrivalled position on the railway map of British Columbia. With further assured railway importance in its creation as divisional point and joint terminal by the Canadian Pacific and Kettle Valley Railways, Grand Forks is not only on the eve of great development but will continue to hold in an unmistakable way the premier position in the interior of the province from a railway standpoint, and is destined to be one of the hubs of the West.

In consideration of the concessions granted by the city of Grand Forks, the Canadian Pacific and Kettle Valley Railway Companies agree to:

Make Grand Forks a joint passenger terminal and divisional point for the Canadian Pacific and Kettle Valley Railways.

Commence construction forthwith, within the city limits, of a round-house of at least a ten-stall capacity, a machine shop and all other necessary buildings and plant for maintenance of same; and maintain same for a period of ten years.

Establish a joint passenger station on site of present Kettle Valley Railway depot, on Third street, and make necessary additions thereto to properly care for transportation business. Maintain such depot for a period of ten years.

Run all passenger trains through the city over the present route of the Kettle Valley Railway for a period of ten years.

Establish an industrial spur for delivery of carload freight at convenient point within a quarter of a mile of the Kettle Valley depot.

The by-law further requires that actual construction work be commenced within three months and be completed within one year.

INVESTMENTS: Sound, safe, profitable INVESTMENTS. Grand Forks, Central Interior point of British Columbia, and Kettle Valley, the ideal fruit and agricultural district, afford exceptional opportunities to investors. FRUIT LANDS, TOWN LOTS, MORTGAGE LOANS, TIMBER, MINES. Enquiries solicited.

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Established 1901 GRAND FORKS, B. C.

Kamloops, B. C.

BRIDGE OVER THOMPSON RIVER AT KAMLOOPS

SOME FACTS

KAMLOOPS was started one hundred years ago as a fur trading post.

Kamloops has a mayor and six aldermen.

Kamloops was incorporated in 1893.

Kamloops is recognized as one of the best kept cities in the West.

The derivation of the word Kamloops is from the Indian language, meaning "Meeting of the waters."

Eight years ago no man thought Calgary, Edmonton, Lethbridge, Saskatoon, or Regina would become large cities. Their location favored them, and they are among the leading cities of Western Canada today. Kamloops was nicely chosen as a location, being the centre of a number of fertile valleys branching out in various directions, with roads running north, south, east and west, and steamboats running east, west and north. For these reasons Kamloops will surprise the most sanguine of today.

Kamloops is conceded to have as fine a climate as can be found.

Kamloops' streets are carefully looked after both in the business and residential districts, and in consequence are always in a sanitary condition.

Kamloops is recognized as the commercial centre of southern British Columbia.

EVANDER McLEOD

Real Estate, Insurance, Investments

References: Dun's

KAMLOOPS, B. C.

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Kelowna

British Columbia

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BESIDES raising the best apples, Kelowna produces magnificent onions and potatoes at a good profit. If you want carlot prices write us.

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We need another butcher shop.

Our building activity is great, and *a sash and door factory and wood-working plant* should pay well.

Good opening for modern apartment houses and dwellings.

Electric power is furnished by the city light plant at 6c net per kilowatt hour.

KELOWNA IS MODERN—

Municipally-owned electric light and power plant, water-works. A sewage system now being laid.

THE CANADIAN NORTHERN PACIFIC RAILWAY is coming in 1913 and you would do well to invest in real estate here before prices rise.

For any Information or Booklet write

G. A. FISHER, Secretary Publicity Dept., Board of Trade, KELOWNA, B. C.

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First-class Fruit Lands in the Kelowna District for Sale

KELOWNA B. C.	290 Garry Street WINNIPEG	11 Place Leopold ANTWERP

Nelson, B. C.

APPLE-PICKING AT DUNTULM RANCH, NEAR NELSON

HITHERTO the 60,000 population that the census allowed the Kootenay has been equal to absorbing the fruit output of this lake region, but with a production of fifty carloads of apples commercial markets are of course being sought. The prairie centres will take almost all the export crop. A shipment, with a view to the future, is being made to the English market, the Kootenay Fruit Growers' Union shipping a single carload, made up of Cox's Orange Pippin, Yellow Newton, Northern Spy, and Baldwin.

The West Kootenay has at least 300,000 acres of prime fruit land now available, watered by natural rainfall and by creeks, at elevations of from 1,400 feet to 2,500 feet. The acreage under cultivation is now about 17,000, with about 9,000 acres in trees.

At the rate at which the various sections of the West Kootenay are undergoing settlement—the West Arm and Kootenay River, Kootenay Lake and estuary, Slocan Lake and River, the Arrow Lakes and Columbia River, and the Salmon and Pend d'Oreille Valleys—the fruit industry of this glorious mountain region will expand into one of the province's great assets.

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Reference: Royal Bank of Canada, Nelson, B. C.

Vernon, B. C.

BIRD'S-EYE VIEW OF VERNON

VERNON is the principal city and centre of the Okanagan Valley, with a population of over 3,000 people, and is located about 45 miles south of Sicamous Junction on the Canadian Pacific Railway, with which there is daily train communication. Fruit-growing, mixed farming, dairying and poultry-raising are the principal industries of the district.

The average net profits of an apple orchard in this district are about $200 per acre. The cost of a ten-acre orchard, with the land purchased at $250 per acre, will amount to about $4,500 at the end of five years, and thereafter paying returns may be reasonably expected.

Vernon is equipped with all the necessities of modern life. There are six hotels, a modern lighting system, an ample supply of pure water and an excellent public school system. The Canadian Northern Railway has practically completed the surveys and will shortly start the construction of a branch line from Kamloops, on their main transcontinental line, to Vernon, Lumby and Kelowna, and according to charter it will be completed on the first of July, 1914; and have also acquired the water-power rights from the Couteau River and will also be in a position to supply electric power in a year or so.

The present post office and customs house are jointly located in a fine new building erected at a cost of over $50,000 on the main street.

A new court house and government offices are also in course of construction at a cost of about $200,000 and when erected will be one of the finest buildings in the interior of British Columbia.

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Not one of the eastern ports can show anything like the record of shipping as does Victoria. And the increase in the shipping grows steadily and surely. Examine these figures.

1909-10—Total number of ships arriving and departing, 7,254; total tonnage, 4,826,769.

1910-11—Total number of ships arriving and departing, 8,475; total tonnage, 5,673,697.

1911-12—Total number of ships arriving and departing, 9,778; total tonnage, 7,207,274.

While the coastwise trade is advancing rapidly, it is in the foreign trade that the greatest advances are being made. Last year the foreign trade of Montreal, inward and outward, totalled 845 vessels, with 3,385,951 tons, as compared with 2,834 vessels with 3,522,851 tons at Victoria. At St. John the foreign shipping inward and outward in the same time was 2,442 vessels, with 2,012,425 tons; while Halifax had 2,344 vessels in and out, foreign, with 3,111,535 tons. Freight landed by foreign vessels at Victoria has trebled in the last three years.

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Canada

Its Principal Cities Outside of Victoria

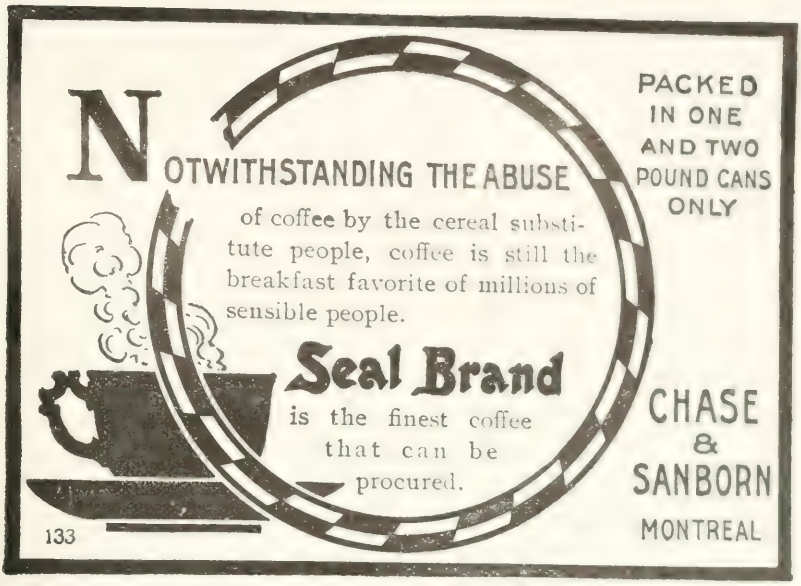
In all the various districts of Vancouver Island the tokens of development and progress continue to multiply. Railway activities and the steady work of extending and improving the island roads and highways have a great deal to do with this, and the constant influx of settlers to the country communities, the towns and the cities continues to widen the sphere of action both as to urban and agricultural potentialities.

The Alberni District, with the promising and energetic little cities of Port Alberni and Alberni, is progressing with sure strides, and the incoming of the Canadian Northern Railway into the neighborhood is the latest move which is adding impetus to the already live condition of affairs. Not the least important feature of this district's future is the coming opening of Strathcona Park and its world-heralded beauties. That thousands of visitors will come through in this way to reach the park is assured, and that numbers of them will fall in love with the district and remain there is also an undisputed fact.

Nanaimo is fast coming to the front because of its geographical position, fine harbor, and vast natural resources. It has always been a great coal-mining centre, and yet this is in reality only one of its commercial factors. The lumbering and fishing industries, and more lately, manufacturing, promise to rival the mining interests in time to come, for year by year the trend of capital to Nanaimo and the signs of the financial zodiac point to very large industrial developments at this point. Nanaimo is now and has for some years past been agitating for a tramway system. That this will be installed does not admit of a doubt, and it will go far towards metropolitanizing the city. Its harbor is a splendid one, and its shipping trade considerable. A few years hence and this centrally located and thriving place will have gained greatly in population and commercial importance.

Cumberland and Ladysmith are both up-to-date, virile and go-ahead little cities, remarkable for their civic spirit and systems of municipal government. Each has rivalled the other in the matter of enthusiasm for the betterment of existing conditions, and the result has been of the greatest possible benefit to the citizens. Both are in the heart of the coal measures of their districts, and Ladysmith has a fine harbor, thus affording rail as well as sail transportation for its mining output, her situation on the main line of the E. & N. Railway giving through connection with all island points on this line. Cumberland connects by rail to Union Bay, and is moving energetically for further rail service by way of the Canadian Northern Railway. Their future is a bright one, and founded on solid advantages.

Duncan and Sidney are centres for agricultural districts, Duncan being especially favored as the trading metropolis of the famous Cowichan Valley. This recently incorporated little city has one of the finest general stores in Canada, a flourishing Creamery and Egg Association, and its reputation for the finest of butter and eggs is so firmly fixed that the highest prices are realized for its product. Sidney, at the terminus of the Victoria and Sidney Railway, may yet become an important terminal manufacturing point as well as an agricultural centre. All of these cities have their boards of trade, which are busy in forwarding the interests of their communities in every possible manner.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Assessment	$22,936,835	$ 54,727,810	$106,572,475	$192,072,890
Bank Clearings	54,000,000	132,000,000	445,000,000	650,000,000
Building Permits	833,607	4,308,410	13,150,365	20,000,000
Customs Receipts	1,139,582	1,801,140	3,908,234	8,589,212
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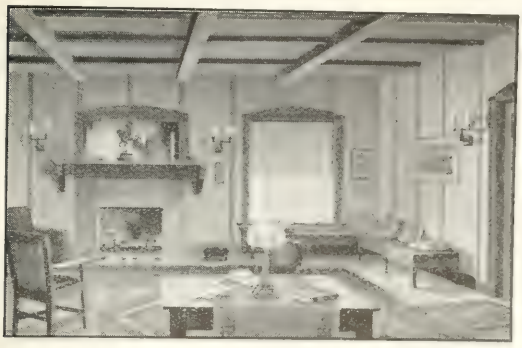

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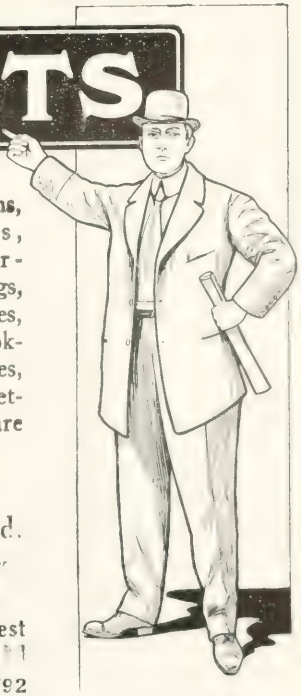

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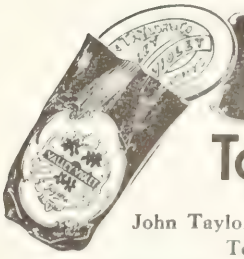

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ALL OUTSIDE ROOMS

R. M. HAAN

HOW I ENLARGED MY BUST SIX INCHES IN THIRTY DAYS

After I had tried Pills, Massage, Wooden Cups and Various Advertised Preparations without the slightest results

A Simple, Easy Method which any Lady can use at home and quickly obtain a large and beautiful Bust

By MARGARETTE MERLAIN

Well do I know the horrors and intense humiliation of being flat-chested; of having the face of a woman set on the form of a man; and I cannot find words to tell you how good I felt, and what a terrible load was lifted off my mind when I first saw my bust had really grown six inches in size. I felt like a new being, for with no bust I realized I was really neither a man nor a woman, but just a sort of creature half-way between.

With what pity must every man look at every woman who presents to him a flat chest—a chest like his own! Can such a woman inspire in a man those feelings and emotions which can only be inspired by a real and true woman, a woman with a beautiful, well-rounded bust? Most certainly not.

The very men who shunned me, and even the very women who passed me carelessly by when I was horribly flat-chested and had no bust, became my most ardent admirers shortly after I obtained such a wonderful enlargement of my bust. I therefore determined that all women who were flat-chested should profit by my accidental discovery, and have a bust like my own. I had been imposed upon by charlatans and frauds, who sold me all sorts of pills and appliances for enlarging my bust, but which did me no good whatever. I therefore determined my unfortunate sisters should no longer be robbed by those "fakirs" and frauds, and I wish to warn all women against them.

The discovery of the simple process with which I enlarged by bust six inches in thirty days was due solely to a lucky accident, which I believe was brought about by Divine Providence; and as Providence was so good to give me the means to obtain a beautiful bust, I feel I should give my secret to all my sisters who need it. Merely enclose two 2-cent stamps for mailing, and I will send you particulars by return mail.

I will positively guarantee that every lady can obtain a wonderful enlargement in her bust in thirty days' time, and that she can easily use this process in the privacy of her own house without the knowledge of anyone. Address: Margarette Merlain (Dept. 1726), Pembroke House, Oxford Street, London, W., England.

Keep this picture and see you own Bust undergoing the same transformation

FREE COUPON FOR READERS OF BRITISH COLUMBIA MAGAZINE

entitling the holder to full information regarding this marvellous discovery for enlarging and beautifying the bust. Cut out this coupon or write and mention No. 1726 and send today, with your name and address, enclosing two 2-cent stamps for reply, to Margarette Merlain (Dept. 1726), Pembroke House, Oxford Street, London, W., England.

(Please write address clearly and fully.)

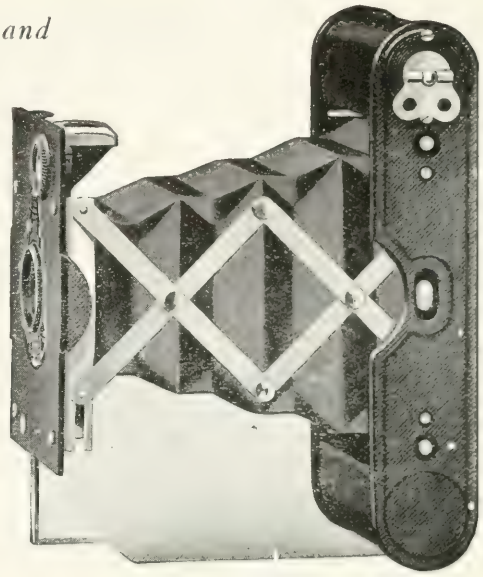
Name .....

Street and Number .....

City ..... Province .....

Note.—All ladies who wish to obtain a large and beautiful bust should write Madame Merlain at once as the above is an honest, straightforward offer on her part, made for the good of her sisters, and she in no may profits by the transaction but generously offers her help absolutely free to all who use the free coupon above. Ladies who fear that their busts may become too large are cautioned to stop the treatment as soon as they have obtained all the development desired.

As small as your note book and tells the story better



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A miniature Kodak, so capable that it will convince the experienced amateur, so simple that it will appeal to the novice. So flat and smooth and small that it will go readily into a vest pocket, yes, and dainty enough for milady's handbag.

And the Vest Pocket Kodak is efficient. It is small, almost tiny, but the carefully selected meniscus achromatic lens insures good work; the Kodak Ball Bearing Shutter with iris diaphragm stops and Auto-time Scale gives it a scope and range not found except in the highest grade cameras. Loads in daylight with Kodak film cartridges for eight exposures. Having a fixed focus it is always ready for quick work. Has reversible brilliant finder. Made of metal with lustrous black finish. Right in every detail of design and construction. Pictures 1⅝x2½ inches. Price $7.00.

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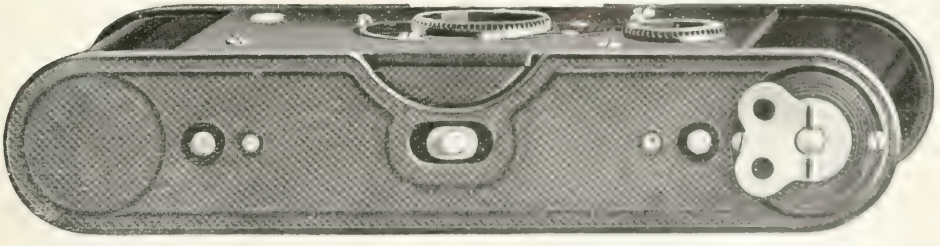

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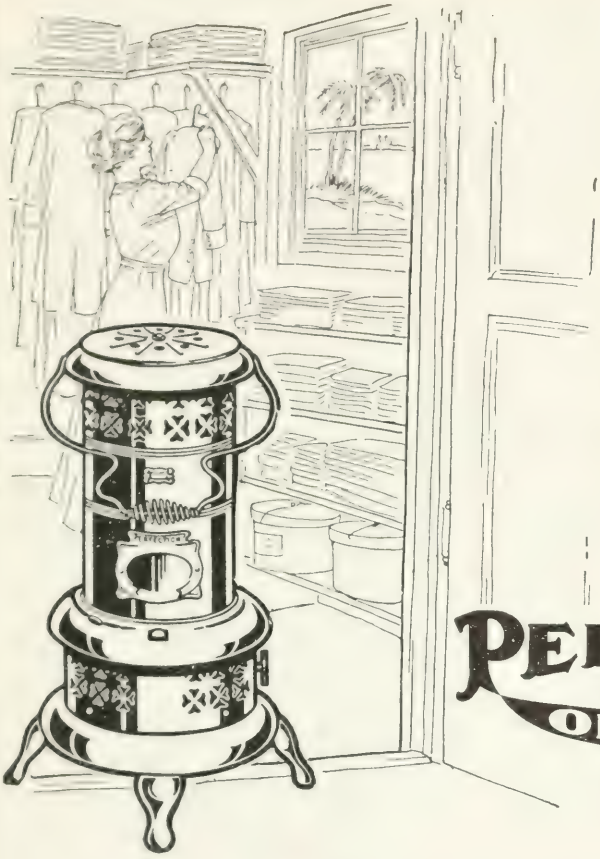

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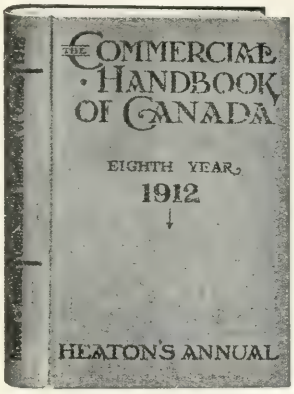

HEATON'S ANNUAL

(The Commercial Handbook of Canada)

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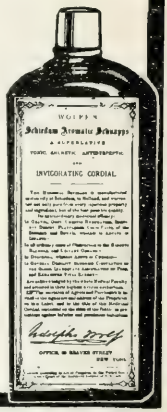
the beverage for all times and all weathers, for men or women, the healthy or the ailing. It imparts lasting exhilaration and gives tone and vigor to the system. A real health tonic owing to its cleansing action on the liver, kidneys, and other organs. Vastly superior to ordinary gin.



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Special trains await the arrival of the vessels at Bristol. By rail to London is only two hours.

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CANADIAN NORTHERN

How to make a stew— a really good stew

Here is just the weather for a grand, hot, steaming stew; below is just the recipe for one of the finest stews that ever a good cook made—*a real, good Irish stew.*

EDWARDS' DESICCATED SOUPS

The secret of a successful Irish stew is in the last few lines of the recipe below. Make the stew as the recipe tells you—don't forget the Edwards' Soup—and—well, you'll be sorry to see the bottom of the plate through.

Edwards' Soup imparts nourishment, strength, flavor and color—it's just as good for scores of other things as it is for Irish stews. Get a few packets and see.

5c. per packet

Edwards' Desiccated Soups are made in three varieties—Brown, Tomato, White. The Brown variety is a thick, nourishing soup prepared from beef and fresh vegetables. The other two are purely vegetable soups.

This is how to make it—

IRISH STEW.—Put in saucepan twelve peeled potatoes, sliced in thickness of a penny, four large onions sliced—a layer of each—with salt and pepper to taste. By successive layers half fill your pan. Then take four chops of neck of mutton—the scrag end—lay these on the potatoes and onions and fill up with additional layers of potatoes, onions, etc., as before. In one-and-a-half pints of water boil one-and-a-half ounces of EDWARDS' WHITE VEGETABLE SOUP for thirty minutes; add it to the contents of the stewpan, and simmer altogether gently for two hours.

Lots of dainty new dishes in our new Cook Book—Write for a copy post free

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VICTORIA

THE SHIPPI[illegible] FINANCIAL, COMMERCIAL AND
RESIDENTIAL[illegible]TY OF BRITISH COLUMBIA

J. Castell Hopkins
Circulation Am. Review

1. In regard to tonnage and n[illegible] of vessels entering the harbor, Victoria stands first port in Dominion of Canada. Last year the foreign trade of some of the leading ports was as follows:

	Vessels	Tons
VICTORIA	2,834	3,522,857
Halifax	2,344	3,111,535
St. John	2,442	2,012,425
Montreal	845	3,385,951

Nearly one thousand vessels enter and leave Victoria each month.

2. Bank Clearings for year ending September were $130,621,899, against $99,948,950 for 1911.

3. Building Permits for year to end of last month, in Victoria, were $6,156,195, in contrast to $2,604,615 for corresponding nine months of last year. Mr. Hooper has returned from Europe having arranged for $1,000,000 to erect the largest office and store building in British Columbia, on the old Spencer site.

If you, my reader, are open for some good buys of from $1,000 to $500,000 I shall be glad to forward particulars of many money-makers.

Robert William Clark

MAHON BLOCK, GOVERNMENT STREET - VICTORIA, B. C.

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